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Ontario

one-hundred
and third

ANNUAL REPORT
of the
Superintendent of Insurance
for the Province of
Ontario

Business of 1981

JUN 22 1987

TORONTO
1982

ISSN 0319-6305

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MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS

OFFICE OF THE SUPERINTENDENT OF INSURANCE

TO THE HONOURABLE ROBERT G. ELGIE, M.D.

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the One-hundred and third Annual Report of the Superintendent of Insurance showing business for the year ended December 31, 1981.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which they are authorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated summaries showing the financial condition of all licensed insurers except those registered under the Canadian and British Insurance Companies Act, 1970, or the Foreign Insurance Companies Act, 1970 (Government of Canada Insurance Acts). It should be noted that Lloyd's is now federally registered and has been dropped from this section of the Report.

The figures shown are, generally, those reported by companies. Some changes may be necessary in the detailed financial statements, as a result of examinations carried out prior to the publication of the next Report. These changes will be shown in the next Report.

Division II, entitled "Non-profit Hospital and Medical Services Associations", contains tables showing in summary form the assets, liabilities, income and expenditure, together with the number of subscribers and persons covered for all associations registered under the Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts from financial statement filed with the Department by the one company licensed under the Investment Contracts Act.

Division IV, entitled "Statistical Tables", shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled "Appendices", shows other miscellaneous information.

LIFE INSURANCE IN ONTARIO

A comparative summary of premium income for the years 1978 to 1981 is shown below.

		1981	1980	1979	1978
		$	$	$	$
Premium Income:					
Insurance	Ordinary & Industrial	898,304,645	846,358,307	798,107,202	743,504,107
	Group	430,568,566	374,238,745	329,427,127	311,308,333
Annuities		2,083,562,855	1,486,876,090	1,141,765,161	1,055,242,451
TOTALS		3,412,436,066	2,707,473,142	2,269,299,490	2,110,054,891

The following sets out a comparison of benefits paid for the years 1978 to 1981.

	1981	1980	1979	1978
Disbursements to policyholders:	$	$	$	$
Insurance contracts:				
Ordinary and Industrial	758,595,847	632,441,174	549,338,156	490,449,302
Group	369,506,891	307,628,098	282,647,955	250,696,177
TOTALS	1,128,102,738	940,069,272	831,986,111	741,145,479
Annuity contracts:				
Ordinary	508,437,407	334,431,394	236,287,096	176,448,543
Group	904,995,671	455,378,312	334,294,471	352,348,178
TOTALS	1,413,433,078	789,809,706	570,581,567	528,796,721
GRAND TOTALS	2,541,535,816	1,729,878,978	1,402,567,678	1,269,942,200

A comparative summary of new insured issued and in force for the years 1978 to 1981 is shown below:

POLICIES IN ONTARIO*	1981	1980	1979	1978
New Issued				
Number	529,796	497,240	507,425	513,954
Amount	$26,105,008,729	$22,534,739,301	$21,444,899,700	$17,685,550,608
Average Policy	$49,274	$45,319	$42,262	$34,411
In Force Dec. 31st:				
Number	5,299,961	4,813,354	4,798,300	4,841,668
Amount	$189,639,500,764	$166,689,898,931	$143,818,365,259	$125,111,182,089
Average Policy	$35,781	$34,631	$29,973	$25,840

*Figures do not include Segregated Funds

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1978 to 1981.

	1981	1980	1979	1978
	$	$	$	$
Total premiums and dues in Ontario	38,232,479	38,925,494	34,684,997	29,582,624
Disbursements to policyholders and beneficiaries (excluding expenses)	19,915,811	16,998,741	12,608,969	11,209,848
New business written	171,931,649	331,269,442	196,859,009	208,482,949
Life and Annuity certificates in force (adult and juvenile)	1,998,449,081	1,916,375,785	1,563,840,057	1,532,310,078

AUTOMOBILE EXPERIENCE IN ONTARIO

The following tabulation shows the premiums and losses:

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%
1971	426,893	301,624	70.7
1972	490,233	355,347	72.5
1973	548,792	401,966	73.2
1974	635,209	495,066	77.9
1975	815,272	565,209	69.3
1976	962,385	656,207	68.2
1977	1,094,434	752,641	68.7
1978	1,134,775	842,243	74.2
1979	1,197,620	912,947	76.2
1980	1,307,820	1,043,487	79.8
1981	1,508,216	1,273,191	84.4

AUTOMOBILE INSURANCE RATE DIFFERENTIALS

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending 1979 and 1980. The experience relates to Ontario only and it should be emphasized that the figures refer to an average of all cars insured - not just those which were involved in accidents.

The figures are based on the existing statistical classification system which for principal operators under age 25 emphasizes age, sex and marital status but does not take into account years of driving experience.

In view of revisions to the Ontario Human Rights Act and provisions in the Charter of Rights, work is proceeding on the development of new statistical classifications which will emphasize driver record and use of vehicle and de-emphasize age, sex and marital status. It is expected that coding by new classifications will commence in 1984 with first results available in 1986.

TABLE ILLUSTRATING REASONS FOR RATE DIFFERENTIALS

Class Description	Average Losses Plus Claim Adjusting Expenses Per Car Insured			
	Third Party Claims		$100 and $250 Deductible Collision Claims	
	*1979	1980	*1979	1980
	$	$	$	$
AVERAGE FOR ALL CLASSES	117	121	79	91
PRINCIPAL OPERATORS OVER 24				
No driving to work, no inexperienced operators	86	89	58	67
Up to 10 miles to work	109	112	73	83
Over 10 miles to work	111	115	73	88
Business driving	133	128	103	117
YOUNG DRIVERS				
Occasional Driving Male Drivers Under 25 (Suppl. to principal operator coverage)	69	72	51	50
Married Males				
Ages 20 and Under	235	321	191	235
Ages 21 to 24	147	152	109	136
Unmarried Males				
Ages 18 and under	505	611	409	491
Ages 19 and 20	358	385	291	345
Ages 21 and 22	247	275	207	243
Ages 23 and 24	206	214	159	194
Females				
Ages 20 and under	186	221	145	176
Ages 21 to 24	118	134	99	119
RATED AS HAVING				
5 yrs. claim free	94	100	66	78
3 yrs. claim free	128	137	95	110
2 yrs. claim free	223	228	125	156
1 yr. claim free	251	278	145	164
0 yr. claim free experience	282	293	142	156

**1979 Data varies from figures shown in previous report because more accurate data is available from recent claim settlements.*

FARMERS' MUTUAL FIRE INSURANCE

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Direct Premiums Written	Direct-Losses and Adjusting Expenses Incurred	Loss Ratio	Surplus	No. of Companies
	thousands of $	thousands of $	%	thousands of $	
1978	32,055	19,913	62.1	54,876	52
1979	38,338	22,837	59.6	64,140	51
1980	44,432	24,633	55.4	75,842	51
1981	53,844	31,043	57.6	94,526	

Licensed Companies - December 31, 1981

PROVINCIAL AND EXTRA-PROVINCIAL COMPANIES

	No. of Companies 31 December, 1980			Additions			Withdrawals			No. of Companies 31 December, 1981		
	Ontario	Extra-Pro-vincial	Total	Ontario	Extra-Pro-vincial	Total	Ontario	Extra-Pro-vincial	Total	Ontario	Extra-Pro-vincial	Total
Life	3	9	12	—	—	—	—	1	1	3	8	11
Fraternal	6	—	6	—	—	—	—	—	—	6	—	6
Other Than Life	25	6	31	1	1	2	—	—	—	26	7	33
Farm Mutuals	52	—	52	—	—	—	—	—	—	52	—	52
Mut. Ben. Socs	51	—	51	—	—	—	2	—	2	49	—	49
TOTALS	137	15	152	1	1	2	2	1	3	136	15	151

FEDERAL AND FOREIGN COMPANIES

127 Life companies
236 Casualty companies
14 Companies writing both Life and Casualty
33 Fraternal societies

Agents, Brokers and Adjusters

During 1981, the following licences were issued:

Life insurance agents	15,704
Non-life insurance agents	11,929*
Adjusters	1,078
	28,711

Included in the total of life insurance agents licensed are 867 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

(* Of this figure RIBO issued 6717)

Investment Contract Company Salesmen

There were 463 salesmen registered in 1981.

Prepaid Medical Associations

Four Associations are now registered under The Prepaid Hospital and Medical Services Act.

LEGISLATION

In 1980 The Registered Insurance Brokers Act was passed. This Act provides for the Registered Insurance Brokers of Ontario, a body corporate without share capital, which has the authority and responsibility of registering and governing the activities of insurance brokers in Ontario. The Act was proclaimed to come into force in two stages during 1981 and is now completely in force. The Act, and the regulations to be made under the Act, provide for a code of conduct and qualification requirements for insurance brokers as well as setting out the framework within which the Registered Insurance Brokers of Ontario and the committees of the governing Council are to operate. The Registered Insurance Brokers of Ontario is the first self-governing council of its type in any jurisdiction in North America.

Guidelines

Over the years the Superintendent of Insurance has issued guidelines to licensees respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases guidelines, as experience indicates and as matters develop, become Regulations or part of the Statutes. These guidelines are as follows:

(1) A guideline was issued on June 27, 1968, to all insurers transacting creditors group life insurance or creditors group accident and sickness

insurance in Ontario in connection with premium rebating and overcharging of insurance premiums by certain automobile dealers in the Province of Ontario. This guideline is still in effect and I would emphasize that the guideline is applicable to all creditors group insurance sold in Ontario.

(2) A guideline with respect to the marketing of automobile policies and synthetic fleets was issued on August 1, 1969. The guideline arises out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis. This guideline is still in effect.

(3) A guideline was issued on February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. The guideline arose out of investigations conducted in the Office based upon complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of the one-year limitation period for bringing actions under The Insurance Act The Highway Traffic Act of Ontario.

(4) A guideline was issued on April 24, 1972, arising out of the decision in the Supreme Court of Ontario concerning Hill vs. The Lumbermens Mutual Insurance Company. The guideline deals with a member of the insuring public who was denied coverage under the comprehensive personal liability part of a fire insurance policy. It deals with the case where listed property was not shown on the contract and suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, in fact, covered.

(5) A guideline was issued on November 21, 1972, to all insurers, transacting automobile insurance in Ontario in connection with the mandatory automobile accident benefit coverage provided under Schedule E to The Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds, or policy claimants, with the necessary information in order to make a claim for these benefits.

(6) A guideline was issued on January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. The guideline summarizes the effect of the findings of my Advisory Board with respect to the duties and role of adjusters and re-affirms the principles and ethics applicable to the licensing of adjusters in Ontario.

(7) A guideline respecting the mass advertising of life, accident and sickness insurance, as amended and adopted at the April, 1973, Conference of the Superintendents of all Provinces of Canada, was issued on May 15, 1973. The guideline was further amended in 1976 to clarify and update the filing requirements with respect to the filing of mass-advertising materials with the Superintendent of each of the several provinces. This guideline, as amended, is based upon an interpretation of section 388 of the Insurance

Act (Ontario) dealing with unfair and deceptive acts or practices in the business of Insurance. Its essential purpose is to assure truthful and adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising. This guideline, amended as noted above, replaces the original guideline on the subject which was issued on February 28, 1972, and was published in my annual report for the year 1972.

(8) A guideline was issued on May 25, 1973, to all insurers transacting automobile insurance in Canada dealing with removal of the statutory condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs, as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(9) Arising for the subsequent proclamation, naming September 1, 1973, as the effective date of the legislation referred to in Item (8) above, a supplementary guideline was issued on July 16, 1973, drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influence of intoxicating liquors or drugs and consequent amendment of the standard automobile policy form, effective September 1, 1973.

(10) A guideline was issued on August 28, 1973, to all fraternal societies licensed in Ontario, drawing attention to the effect of the passing into law of The Corporations Tax Amendment Act 1972, which now requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(11) A guideline was issued on November 30, 1973, to all insurers in Ontario transacting creditors group life insurance and/or creditors group accident and sickness insurance with respect to every contract of creditors group insurance, setting forth requirements to be observed for the purpose of providing a basis for the sound underwriting and marketing of such insurance consistent with the overall interest of the insured debtor. I found the guideline necessary as a result of a selective survey of certain types of these contracts by my Office which showed that a number of improper and undesirable practices had become prevalent in the industry. This guideline amplifies and restates the purpose of my original guideline on the subject issued on June 27, 1968, which remains in effect and has been published in my annual report for the year 1972.

(12) A supplementary guideline on creditors group insurance was issued on April 16, 1974, following a review of certain practical and transitional problems arising from implementation of the requirements under my aforesaid guideline of November 30, 1973. The purpose of the supplementary guideline is to provide certain clarifications in connection with some of these matters.

(13) A guideline was issued on February 24, 1975, to all insurers transacting automobile insurance in Ontario concerning actions taken by insurers in the name of the insured with respect to a subrogated interest. The guideline stresses the importance of the insurer's checking with the insured as to his interests in the matter so that the insured may not be denied the right of recovery with respect to his personal interests.

(14) Another guideline on creditors group insurance was issued on May 17, 1976, in furtherance on the guideline dated November 30, 1973, establishing minimum loss ratios with respect to all contracts of creditors group insurance.

(15) A guideline was issued on October 7, 1976, to all insurers other than life insurers concerning the licensing of insurance agents. The guideline deals generally with the insurer's responsibilities with respect to the renewal of licenses by their agencies and the acceptance of business by insurers from unliensed agents.

(16) A guideline was issued on March 25, 1980, to all insurers transacting legal expense in Ontario arising from the introduction of this new class of insurance in the Province. This guideline indicates that with respect to the underwriting of the new class of legal expense insurance in Ontario, insurers concerned shall observe certain conditions and limitations, namely: (1) all contracts of legal expense insurance shall provide the insured with complete freedom to select the lawyer of his own choosing, (2) no such contracts shall provide coverage with respect to the payment of fines and penalties imposed under any legislation, (3) all contracts of legal expense insurance shall stipulate that where the insured is also entitled to benefits covered under the Ontario Legal Aid Plan or other publicly financed program, benefits under the private insurer's will be treated as primary to the benefits payable under any other such programs. In accordance with the Cabinet minutes approving the regulation to create this new class of legal expense insurance under the Insurance Act, this guideline was developed in consultation between our Ministry and the Ministry of the Attorney General.

(17) A guideline was issued on May 28, 1980, to all insurers transacting automobile insurance in Ontario, re-stating the proper method for the writing and rating of insurance policies issued in respect of automobiles which are leased rather than owned, in accordance with applicable provisions of The Insurance Act.

(18) A guideline was issued on May 29, 1980 to all insurers transacting automobile insurance in Ontario, drawing attention to the discontinuance in Ontario of the 04 statistical classification for unmarried male principal operators aged 25 to 29, with effect from July 1, 1980. The reasons for the abolition of the special class were (a) no corresponding special classes existed for married males or for unmarried females in the same age group, causing doubts over the validity of surcharges based on statistics for this group; (b) it having appeared that the use of the special category resulted in older unmarried males being pooled with females and married males aged 25 to 29, but not pooled with their counterparts aged 25 to 29;

and (c) the elimination of a special category produced a clearer structure in the statistical plan: all drivers over age 24 are classified by vehicle use and claims record and not by age, sex or marital status. Insurers were therefore requested to adjust their rate tables to reflect the statistical change in orderly fashion, with a target date or year- end 1980 for the changes.

(19) A guideline was issued on November 5, 1980 to all insurers transacting automobile insurance in Ontario with respect to side agreements entered into between the insurer and the insured which were designated as "endorsements" to the policy. This guideline drew attention to Section 221 of The Insurance Act, which provides specifically for side agreements with respect to partial payment by insurers of third party claims. However, the guideline stressed that such agreements cannot and should not be designated as endorsements.

(20) A guideline was issued on June 15, 1981 to all insurers transacting creditors group insurance in Ontario, concerning the apparent fact that some insurers were providing insurance coverage other than the traditional life and disability coverages under the creditors group insurance arrangement, which new insurance coverage would provide benefits to an insured in the event of involuntary job loss or lay-off. By this guideline, the concerned insurers were advised to take note that in underwriting this risk in the creditors group insurance arrangement all existing guidelines on creditors group insurance would, until further notice, have application to this type of new coverage.

(21) A guideline was issued on August 10, 1981 to all insurers transacting general insurance in the provinces of Canada concerning the mass marketing of personal lines (property and automobile) insurance as developed by an industry/ provincial governments committee in respect of both existing and new business. The purpose of this guideline was to (a) ensure truthful and adequate disclosure in all literature used in the mass marketing of such insurance; (b) establish certain minimum standards of conduct in the solicitation of business to avoid unfair competition and practices among insurers; and (c) set out and ensure that no industry rating bureau and no insurer shall fix or make a rate or schedule of rates or charge a rate for insurance (falling within the scope of the guideline) to a qualifying group that would result in a lower cost to an individual in such group than such individual would have to pay if insured individually, nor shall any insurer engage in any unfair or deceptive acts or practices. This guideline has full force and effect in all Canadian jurisdictions, except Quebec, with a few variances only in the case of Alberta and Saskatchewan.

Further information concerning the Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

Personnel

The total complement of the Division, at 31 December, 1981, was 116, which included:

Cemeteries Branch	11
Credit Unions Branch	17
Motor Vehicles Accident Claims Fund	28

Association of Superintendents of Insurance

The Sixty-fourth Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in St. John's, Newfoundland, in September, 1981. Approximately 330 members of the insurance fraternity and their legal representatives attended.

The following officers of the Association were elected for the year 1981-82:

President: M.B. Fitzpatrick, Superintendent of Insurance, P.E.I.

Vice-President: Tom Makin, Superintendent of Insurance, New Brunswick

Secretary-Treasurer: H.R. Terhune, Deputy Superintendent of Insurance, Ontario.

Auditor: Douglas M. Murton, C.A., Office of the Superintendent of Insurance, Ontario.

The 1982 conference was held at Quebec City, Quebec, October 24th to 29th, 1982.

TORONTO, ONTARIO
October 1982

M.A. THOMPSON, Q.C.
Superintendent of Insurance

LICENCE REGISTER

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act,* as in 1. and 2. (except Farmers' Mutual Fire Companies), 3. 6. 7. and 9. are grouped together alphabetically.

Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4. 5. and 8. are separately listed, alphabetically. (As of September 15, 1981.)

LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada 3027 Harvester Road Burlington, Ontario L7N 3G9 W.D. Millar, Chief Agent	Life, Accident and Sickness.
Abeille-Paix Réassurances 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Abstainers' Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4 M.E. Schultz, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Acadia Life Insurance Company 439 University Avenue P.O. Box 219-A Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Life.
Adriatic Insurance Company of Canada (Compagnie d'Assurances Adriatique du Canada) 45 Sheppard Avenue East, Suite 517-518 Willowdale, Ontario M2N 5W9 B.J. Boyle, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).
Advocate General Insurance Company of Canada 250 Ferrand Drive, Suite 905 Don Mills, Ontario M3C 3G8 I. Sainsbury, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Aeterna-Life, Insurance Company (Aeterna-Vie, Compagnie d'Assurance) Box 101, 401 Bay Street, Suite 2212 Toronto, Ontario M5H 2Y4 H.S. Day, Chief Agent c/o Day, Ault	Life, Accident and Sickness.
The Aetna Casualty and Surety Company 145 King Street West Toronto, Ontario M5H 3T7 D.F. Duncan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Aetna Casualty Company of Canada 145 King Street West Toronto, Ontario M5H 3T7 G.N. Farquhar, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Aetna Insurance Company 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Aetna Life Insurance Company 145 King Street West Toronto, Ontario M5H 3T7 D.F. Duncan, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Affiliated F M Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7 P.G. Antonsen, Chief Agent	Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Albion Insurance Company of Canada Suite II00, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 F. Elliott, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Alexander Hamilton Life Insurance Company of America 85 Bloor Street East Toronto, Ontario M4W 1B4 M.A. Castonguay, Chief Agent	Life, Accident and Sickness.
Allendale Mutual Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, Ontario M2H 3N7 P.G. Antonsen, Chief Agent	Boiler and Machinery and Property.
Alliance Mutual Life Insurance Company 160 Elgin Street Ottawa, Ontario K1N 8S3 Robert Chevrier, Chief Agent c/o Gowling & Henderson	Life, Accident and Sickness.
Allianz Insurance Company Room 1212, 7 King Street East Toronto, Ontario M5C 1A2 D.P. Morgan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Allstate Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R4 D.B. Winn, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J 1R4 D.B. Winn, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Life Insurance Company 255 Consumers Road Willowdale, Ontario M2J 1R4 D.B. Winn, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada 255 Consumers Road Willowdale, Ontario M2J IR4 D.B. Winn, Chief Agent	Life, Accident and Sickness.
Alpina Insurance Company, Limited 188 University Avenue, 9th Floor Toronto, Ontario M5H 3C3 H.J. Saunders, Chief Agent c/o Zurich Insurance Company	Automobile, Liability, Marine and Property.
American Bankers Insurance Company of Florida 111 Merton Street, # 207 Toronto, Ontario M4S 3A7 B.D. Campbell, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Bankers Life Assurance Company of Florida 111 Merton Street, # 207 Toronto, Ontario M4S 3A7 B.D. Campbell, Chief Agent	Life, Accident and Sickness.
American Credit Indemnity Company of New York Suite 114, 6 Lansing Square Toronto, Ontario M2J 1T5 M.C. Caza, Chief Agent	Credit.
American Health and Life Insurance Company Suite 114, 6 Lansing Square, Willowdale, Ontario M2J 1T5 M.C. Caza, Chief Agent	Life, Accident and Sickness.
American Home Assurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
American Life Insurance Company (Compagnie D'Assurance American Life) 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Life, Accident and Sickness.
American Mutual Liability Insurance Company 2632 Liruma Road Mississauga, Ontario L5K 1Z1 W.S. Utter, Chief Agent	Accident and Sickness, Aircraft, Automobile, Liability and Property.
American National Fire Insurance Company P.O. Box 351, Suite 1800 Commerce Court West Toronto, Ontario M5L 1H4 J.P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
American Re-Insurance Company 20 Toronto Street Toronto, Ontario M5C 2B8 David L. Breckles, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The American Road Insurance Company The Canadian Road Oakville, Ontario L6J 5C7 J.B. Gregorovich, Chief Agent	Automobile, Credit, Property and Surety.
American United Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Ancienne Mutuelle Reassurance P.O. Box 31 Commerce Court Postal Station Toronto, Ontario M5L 1B2 J.A. Tucker, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety (limited to the business of reinsurance).
Anglo Canada General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7 E.O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.
Argonaut Insurance Company 145 King Street West Toronto, Ontario M5H 1V8 D.H. Atkins, Chief Agent c/o Coopers & Lybrand	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Arkwright-Boston Manufacturers Mutual Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S2 N.P. Wight, Chief Agent	Boiler and Machinery, Liability and Property.
Assitalia — Le Assicurazioni d'Italia S.p.A. Suite 1600, 20 Queen Street West Toronto, Ontario M5H 3A3 W.I. Thompson, Chief Agent c/o Canadian International Reinsurance Brokers Ltd.	Liability, Marine and Property.
Assumption Mutual Life Insurance Company (Assomption Compagnie Mutuelle d'Assurance-Vie) 2365 Georgina Drive Ottawa, Ontario K2B 7M6 Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
Assurance-vie Desjardins 325 Dalhousie Street Ottawa, Ontario K1N 7G2 J. L'Heureux, Chief Agent	Life, Accident and Sickness.
Atlantic Mutual Life Assurance Company Suite 3105, Toronto-Dominion Tower P.O. Box 60 Toronto, Ontario M5K 1G4 Meredith Fleming, Chief Agent c/o Fleming, Smoke, Burgess & Phillips	Life, Accident and Sickness.
Aviation & General Insurance Company Limited Royal Bank Plaza, Suite 2530 South Tower, P.O. Box 2 Toronto, Ontario M5J 2J1 D.S. Barbeau, Chief Agent	Accident and Sickness, Aircraft and Liability.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
B	
Balboa Insurance Company 201 Queens Avenue, P.O. Box 5071 London, Ontario N6A 4M5 R.J. O'Brien, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Baloise Insurance Company Limited Suite 214, 40 University Avenue Toronto, Ontario M5J 1T1 J.G. Dovey, Chief Agent	Property and Marine (the Company may use in the transaction of its business in Ontario either the above name or its name in French: La Baloise, Compagnie d'Assurances, or both of such names).
Baltica-Skandinavia Reinsurance Company of Canada (Compagnie de Réassurances Baltica-Skandinavia du Canada) Suite 1012 111 Richmond Street West Toronto, Ontario M5H 2G4 Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Bankers Life and Casualty Company P.O. Box 67 100 Main Street East, Suite 4200 Hamilton, Ontario L8N 3B3 G.R. Pearsall, Chief Agent	Life, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness.
Bankers Life Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Bay City General Insurance Company 505 York Boulevard Hamilton, Ontario L8R 3K4 J.C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
The Boiler Inspection and Insurance Company of Canada (La Compagnie d'Inspection et d'Assurance Chaudière et Machinerie) 8 King Street East Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property.
The British Aviation Insurance Company, Limited 240 Eglinton Avenue East Toronto, Ontario M4P 1K8 J.A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
Buffalo Insurance Company P.O. Box 30 Toronto-Dominion Centre, Suite 3000 Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent c/o Fasken & Calvin	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Business Men's Assurance Company of America Canada Life Building 330 University Avenue Toronto, Ontario M5G 1R8 Gordon A. Gibbins, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
CAA Insurance Company (Ontario) 2 Carlton Street Toronto, Ontario M5B 1J4 N.D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Legal Expense, Liability and Property.
Calvert Insurance Company 18 King Street East, Suite 201 Toronto, Ontario M5C 2R6 C.F. Dumaresq, Chief Agent	Automobile and Liability.
The Canada Accident and Fire Assurance Company Commercial Union Tower, P.O. Box 441 Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company 330 University Avenue Toronto, Ontario M5G 1R8 E.H. Crawford, Chief Agent	Life, Accident and Sickness.
Canada Security Assurance Company 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Canadian General Life Insurance Company # 1202 Terminal Towers 105 Main Street East, P.O. Box 918 Hamilton, Ontario L8N 3P6 J.W. Roberts, Chief Agent	Life, Accident and Sickness.
Canadian Great Lakes Casualty and Surety Company Ltd. (Compagnie Canadienne d'Assurances et de Cautionnement Great Lakes Inc.) 235 Yorkland Blvd., Suite 700 Willowdale, Ontario M2J 4Y8 C.E. Sharp, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Canadian Home Assurance Company Suite 517-518, 45 Sheppard Avenue East Toronto, Ontario M2N 5W9 Bernard J. Boyle, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Indemnity Company 85 Richmond Street West, Suite 710-725 Toronto, Ontario M5H 2E4 E.J. Anderson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Canadian Millers' Mutual Fire Insurance Company 40 George Street North Cambridge, Ontario NIS 2M8 C.E. Dolmage, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
The Canadian Provincial Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian Reassurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company 2180 Yonge Street, 7th Floor Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Union Insurance Company (L'Union Canadienne, Compagnie d'Assurances) 111 Richmond Street West, Suite 212 Toronto, Ontario M5H 2G4 J. Murray, Chief Agent c/o J.B.M. Murray Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Canadian Universal Insurance Company Limited (La Compagnie d'Assurance Canadienne Universelle Limitée) P.O. Box 12, First Canadian Place Toronto, Ontario M5X 1B3 John Carson, Chief Agent c/o Touche-Ross & Co.	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau 120 Bloor Street East Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent c/o Sommerville, Scace, White & Lamson	Fire.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Capitol Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Carolina Life & Accident Insurance Company	See Colonial Life & Accident Insurance Company.
The Casualty Company of Canada 165 University Avenue Toronto, Ontario M5H 3B9 D.A. Waugh, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Centennial Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S8 G.G. Symons, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company 20 Wood Glen Road Scarborough, Ontario M1N 2V7 Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).
The Century Insurance Company of Canada 439 University Avenue Toronto, Ontario M5G 1Y8 J.B. Murch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
Charter National Life Insurance Company P.O. Box 31, Commerce Court Postal Station Toronto, Ontario M5L 1B2 J.A. Tucker, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
Chateau Insurance Company (Chateau Compagnie d'Assurance) 2300 Yonge Street, Suite 2900 Toronto, Ontario M4P 2X3 R.J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property and Surety.
Chicago Title Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company Suite 201, Plaza One Meadowvale Corporate Centre 2000 Argentia Road Mississauga, Ontario L5N 1P7 G.G. Sampson, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Chrysler Life Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada) Plaza One, Suite 201 2000 Argentia Road Mississauga, Ontario L5N 1P7 G.G. Sampson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Chubb Insurance Company of Canada 26 Wellington Street East Toronto, Ontario M5E 1S2 R.T. Van Gieson, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Citadel General Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 J.E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
The Citadel Life Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 F.W. Tallman, Chief Agent	Life, Accident and Sickness.
Coachman Insurance Company P.O. Box 157, Station "U" Toronto, Ontario M8Z 5P1 Bernard S. Aaron, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
College Retirement Equities Fund 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life.
Cologne Life Reinsurance Company 2 St. Clair Avenue East Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
Colonia General Insurance Company (Colonia Versicherung Aktiengesellschaft) 2 St. Clair Avenue East, 14th Floor Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Marine (excluding the undertaking or renewal of insurance contracts in Ontario, after January 1, 1983).
Colonia Life Insurance Company (Colonia Compagnie d'Assurance-Vie) 2 St. Clair Avenue East, 14th Floor Toronto, Ontario M4T 2V6 W.H. Gleed, Chief Agent	Life, Accident and Sickness.
Colonial Life & Accident Insurance Company 3rd Floor, 6075 Yonge Street Willowdale, Ontario M2M 3W2 Ian S. Paterson, Chief Agent	Life, Accident and Sickness, and the company shall use the name "Carolina Life & Accident Insurance Company" in the transaction of its business in Ontario.
Combined Insurance Company of America 980 Yonge Street Toronto, Ontario M4W 2J9 Peter Cherian, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurance Combined d'Amérique").
Commerce and Industry Insurance Company of Canada (La Compagnie d'Assurances Commerce et Industrie du Canada) Suite 1000, 55 University Avenue Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Commerce Group Insurance Company (Le Groupe Commerce Compagnie d'Assurances) P.O. Box 48, Toronto-Dominion Centre Toronto Dominion Bank Tower Toronto, Ontario M5K 1E6 B.R. Cheeseman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Commercial Life Assurance Company of Canada 1303 Yonge Street Toronto, Ontario M4T 1X1 J.N. McCarthy, Chief Agent	Life, Accident and Sickness.
Commercial Travelers Mutual Insurance Company (Compagnie Mutuelle D'Assurances Commercial Travelers) (Incorporated under the laws of the State of New York, U.S.A.) 150 Eglinton Avenue East, Suite 301 Toronto, Ontario M4P 1E8 W. Jorgens, Chief Agent	Accident and Sickness.
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada) P.O. Box 441, Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
Commercial Union Assurance Company plc P.O. Box 441 Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Life, Accident and Sickness, Aircraft, Marine and Property.
Commonwealth Insurance Company Bank of Canada Building 250 University Avenue Toronto, Ontario M5H 3E9 B.V. Elliot, Chief Agent c/o Borden & Elliott	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Compagnie Transcontinentale de Réassurance P.O. Box 262, Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Confederation Life Insurance Company 321 Bloor Street East Toronto, Ontario M4W 1H1 J.A. Rhind, Chief Agent	Life, Accident and Sickness.
Connecticut General Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Constellation Assurance Company (Constellation Compagnie d'Assurance) 26 Wellington Street East Toronto, Ontario M5E 1J6 T. Larry Bourk, Chief Agent	Life (Restricted to the servicing of Ontario policies issued prior to May 31, 1978, and payment of claims thereunder), Accident and Sickness.
Constitution Insurance Company of Canada 500 University Avenue, 4th Floor Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Fidelity, Legal Expense, Liability, Property and Surety.
Continental Assurance Company 1075 Bay Street Toronto, Ontario M5S 2W5 F.W. Tallman, Chief Agent	Life, Accident and Sickness.
Continental Casualty Company 1075 Bay Street Toronto, Ontario M5S 2W5 J.E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Continental Insurance Company P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Continental Insurance Company of Canada (La Compagnie d'Assurance Continental du Canada) P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 William W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Contingency Insurance Company Limited 505 York Boulevard Hamilton, Ontario L8R 3K4 John Conway Stradwick, Jr., Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Les Coopérants, Société Mutuelle d'Assurance-vie 235 Chemin Montreal Ottawa, Ontario K1L 6C7 R. Crete, Chief Agent	Life, Accident and Sickness.
Co-operators General Insurance Company (La Compagnie d'Assurance Générale Co-operators) Priory Square Guelph, Ontario N1H 6P8 W. Weafer, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
Co-operators Life Insurance Company (Co-operators Compagnie d'Assurance-Vie) Priory Square Guelph, Ontario N1H 6P8 W. Weafer, Chief Agent	Life, Accident and Sickness.
Cornhill Insurance Company of Canada 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Coronation Insurance Company, Limited 18 King Street East, Suite 201 Toronto, Ontario M5C 2R6 C.F. Dumaresq, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Property, Public Liability and Surety.
The Credit Life Insurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Crown Life Insurance Company (Crown, Compagnie d'Assurance-vie) 120 Bloor Street East Toronto, Ontario M4W 1B8 R.A. Bandeen, Chief Agent	Life, Accident and Sickness.
Cumis General Insurance Company (La Compagnie d'Assurance Générale Cumis) 151 North Service Road, P.O. Box 5065 Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Cumis Insurance Society, Inc. P.O. Box 5065 Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Cumis Life Insurance Company (La Compagnie d'Assurance-Vie Cumis) 151 North Service Road, P.O. Box 5065 Burlington, Ontario L7R 4C2 J.L.H. Lanctot, Chief Agent	Life, Accident and Sickness (to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Société d'Assurance Cuna Mutuelle) P.O. Box 65 Hamilton, Ontario L8N 3B2 J.L.H. Lanctot, Chief Agent	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
D	
The Dominion Insurance Corporation P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Dominion Life Assurance Company 111 Westmount Road South Waterloo, Ontario N2J 4C6 J.S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company 165 University Avenue Toronto, Ontario M5H 3B9 D.A. Waugh, Chief Agent	Life (excluding insurance on the participating plan), Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
Eagle Star Insurance Company Limited Suite 201 180 Bloor Street West Toronto, Ontario M5S 2V6 M.P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Eaton Bay Insurance Company 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Eaton Bay Life Assurance Company 595 Bay Street Toronto, Ontario M5G 2C6 W.R. Livingston, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office Public Limited Company (Société des Assurances Ecclésiastiques) Box 2401 2300 Yonge Street, Suite 1707 Toronto, Ontario M4P 1E4 P.C. Mangin, Chief Agent	Automobile, Liability, Marine and Property.
Economical Mutual Insurance Company 10 Duke Street West, P.O. Box 700 Kitchener, Ontario N2G 4C1 J.T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
L'Economie Mutuelle-Vie Room 702, 100 Sparks Street Ottawa, Ontario K1P 5B7 A. Giroux, Chief Agent	Life, Accident and Sickness.
Elite Insurance Company Suite 400, 200 University Avenue Toronto, Ontario M5H 2K4 J. Macdonald, Chief Agent c/o Beard, Winter, Gordon	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Emmco Insurance Company 45 Sheppard Avenue East, Suite 111 Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Automobile, Legal Expense, Liability and Property.
The Empire Life Insurance Company (L'Empire, Compagnie d'Assurance-Vie) P.O. Box 1000 Kingston, Ontario K7L 4Y4 D.C. Elliott, Chief Agent	Life, Accident and Sickness.
Employers Insurance of Wausau, A Mutual Company (Société d'assurance mutuelle des employeurs de Wausau) 55 University Avenue Suite 400, P.O. Box 25 Toronto, Ontario M5J 2H7 J.B. Harrison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Employers Reinsurance Corporation 199 Bay Street Toronto, Ontario M5J 1L4 J.L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
English and American Insurance Company, Limited 48 Yonge Street, Suite 1200 Toronto, Ontario M5E IG6 I.B. Manley, Chief Agent	Aircraft, Liability, Marine and Property.
Ennia Insurance Company (U.K.) Limited 250 Ferrand Drive 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Aircraft, Liability and Property.
The Equitable Life Assurance Society of the United States P.O. Box 50, First Canadian Place Toronto, Ontario M5X 1B8 E.J.M. Huycke, Q.C., Chief Agent c/o Osler, Hoskin & Harcourt	Life, Accident and Sickness.
The Equitable Life Insurance Company of Canada One Westmount Road North Waterloo, Ontario N2J 4C7 D.L. MacLeod, Chief Agent	Life, Accident and Sickness.
The Excelsior Life Insurance Company (L'Excelsior, Compagnie d'Assurance-Vie) 145 King Street West Toronto, Ontario M5H 3T7 G.N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
Family Life Assurance Company Royal Bank Plaza, P.O. Box 38 Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Federal Insurance Company 26 Wellington Street East Suite 1100 Toronto, Ontario M5E IS2 P.B. Smith, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Federated Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 W.E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Compagnie d'Assurance-Vie Federated").

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Federated Mutual Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 W.E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Federated, Compagnie Mutuelle d'Assurances").
Federation Insurance Company of Canada 180 Dundas Street West Suite 309 Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Fidelity Insurance Company of Canada 4 King Street West, 15th Floor Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Fidelity Life Assurance Company Box 48, Toronto-Dominion Bank Tower Toronto-Dominion Centre Toronto, Ontario M5K 1E6 E.A. McNeill, Chief Agent c/o McCarthy & McCarthy	Life, Accident and Sickness.
Financial Life Assurance Company of Canada 250 University Avenue Toronto, Ontario M5H 3G9 N.J. Munn, Q.C., Chief Agent c/o Borden & Elliott	Life, Accident and Sickness.
The Fire Insurance Company of Canada 111 Richmond Street West, Suite 212 Toronto, Ontario M5H 2G4 J.B.M. Murray, Chief Agent c/o J. B. M. Murray Ltd.	Automobile, Liability and Property.
Fireman's Fund American Life Insurance Company 350 Bloor Street East P.O. Box 4060, Station "A" Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Life, Accident and Sickness.
Fireman's Fund Insurance Company P.O. Box 4060, Station "A" 350 Bloor Street East Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada P.O. Box 4060, Station "A" 350 Bloor Street East Toronto, Ontario M5W 1L9 J.L. Kirschbaum, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America Box 3000, Postal Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Ford Life Insurance Company The Canadian Road Oakville, Ontario L6J 5C7 J.B. Gregorovich, Chief Agent	Life, Accident and Sickness.
Foremost Insurance Company, Grand Rapids, Michigan 372 Bay Street Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Foresters Indemnity Company (L'Indemnité Compagnie des Forestiers) 789 Don Mills Road Don Mills, Ontario M3C 1T9 N. Carpenter, Chief Agent	Accident and Sickness, Liability and Property.
The Franklin Life Insurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Frankona Rückversicherungs-Aktien-Gesellschaft 505 Consumers Road, Suite 801 Willowdale, Ontario M2J 4V8 D.M. Williams, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
G	
Gan Incendie Accidents Compagnie Française d'Assurances et de Réassurances Incendie, Accidents et Risques Divers 505 York Boulevard, Box 2018 Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property.
The General Accident Assurance Company of Canada The Exchange Tower, Suite 2600 2 First Canadian Place P.O. Box 410 Toronto, Ontario M5X 1J1 L.G. Latham, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety.
General American Life Insurance Company P.O. Box 31, Commerce Court Postal Station Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
General Insurance Company of America Box 3000, Postal Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
General Reassurance Corporation First Canadian Place, P.O. Box 12 Toronto, Ontario M5X 1B3 John A. Orr, Chief Agent c/o Touche, Ross & Co.	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
General Reinsurance Corporation Suite 6565, First Canadian Place 100 King Street West Toronto, Ontario M5X 1B1 G.W. Lee, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
General Security Insurance Company of Canada (La Sécurité Compagnie d'Assurances Générales du Canada) Suite 400, 200 University Avenue Toronto, Ontario M5H 2K4 E.A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Fidelity and Surety.
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief AgentCD	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Gerling Global Life Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6 K.H. Klaeser, Chief Agent	Life, Accident and Sickness.
Gerling Global Reinsurance Company 480 University Avenue Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Gibraltar General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7 E.O. Shieck, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Guarantee, Hail, Legal Expense, Liability, Marine and Property.
Glacier National Life Assurance Company 390 Bay Street, Suite 1919 Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.
Globe Life Insurance Company Two Robert Speck Parkway, Suite 1140 Mississauga, Ontario L4Z 1H8 J.E. Harris, Chief Agent	Life, Accident and Sickness, Upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Gold Circle Insurance Company (Cercle d'Or, Compagnie d'Assurance) 55 Yonge Street, 12th Floor Toronto, Ontario M5E 1T5 G.J. Fournier, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Gore Mutual Insurance Company 252 Dundas Street Cambridge, Ontario N1R 5T3 D.D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Grain Insurance and Guarantee Company # 507 — 20 Victoria Street Toronto, Ontario M5C 2N8 Wallace D. Cox, Q.C., Chief Agent c/o Cox, Armstrong & Smith	Accident and Sickness, Fidelity, Liability, Property and Surety.
Great American Insurance Company P.O. Box 351, Suite 1800 Commerce Court West Toronto, Ontario M5L 1H4 J.P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Great Eastern Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Great Lakes Reinsurance Company 390 Bay Street, Suite 2100 Toronto, Ontario M5H 2Y2 I.P. Emblin, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
The Great-West Life Assurance Company (La Great-West, Compagnie d'Assurance-Vie) 3300 Bloor Street West, Suite 660 Toronto, Ontario M8X 2X2 G.F. Stovel, Chief Agent	Life, Accident and Sickness.
Le Groupe Desjardins, Assurances générales 200 University Avenue, Suite 400 Toronto, Ontario M5H 2K4 E.A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Fidelity and Surety (as a discontinuing company).
The Guarantee Company of North America Suite 707, 2 Sheppard Avenue East Willowdale, Ontario M2N 5Y7 R. Taylor, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity. Legal Expense, Liability, Property and Surety.
Guardian Insurance Company of Canada. 181 University Avenue Toronto, Ontario M5H 3M7 N. Curtis, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
Guildhall Insurance Company Limited 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
H	
The Halifax Insurance Company 1303 Yonge Street Toronto, Ontario M4T 1W9 J.N. McCarthy, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Hannover Rückversicherungs-Aktiengesellschaft 505 Consumers Road, Suite 801 Willowdale, Ontario M2J 4V8 D.M. Williams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
The Hanover Insurance Company Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 J.R. Lowrie, Chief Agent	Accident and Sickness, Hail, Liability and Property.
The Hartford Fire Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Hartford Life Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Life, Accident and Sickness.
The Hartford Steam Boiler Inspection and Insurance Company 8 King Street East Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property (limited to contracts of reinsurance).
Herald Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Highlands Insurance Company Box 30, Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent c/o Fasken & Calvin	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
The Home Insurance Company 90 Eglinton Avenue East, Suite 900 Toronto, Ontario M4P 2Y5 E. Johnstone, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Hongkong Fire Insurance Company, Limited 439 University Avenue P.O. Box 2,9 A Toronto, Ontario M5W 1B6 E.B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
Ideal Mutual Insurance Company 44 Victoria Street, Suite 1413 Toronto, Ontario M5C 1Y2 A.J. Barnes, Chief Agent	Automobile, Liability, Marine and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Imperial Life Assurance Company of Canada (L'Impériale, Compagnie d'Assurance-Vie) 95 St. Clair Avenue West Toronto, Ontario M4V 1N7 W.G. Munro, Chief Agent	Life, Accident and Sickness.
INA Insurance Company of Canada (INA du Canada Compagnie d'Assurance) 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
INA Life Insurance Company of Canada (INA du Canada Compagnie d'Assurance sur la Vie) 141 Adelaide Street West, Suite 709 Toronto, Ontario M5H 3L5 S.L. Wyss, Chief Agent	Life, Accident and Sickness.
Independence Life and Accident Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.
Industrial Life Insurance Company 90 Eglinton Avenue East Toronto, Ontario M4P 2Y3 T.G. Tuck, Chief Agent	Life, Accident and Sickness.
Insurance Company of North America 161 Eglinton Avenue East, Suite 505 Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Insurance Corporation of Ireland Limited Suite 2450, South Tower Royal Bank Plaza P.O. Box 63 Toronto, Ontario M5J 2J2 Kenneth W. Evans, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
J	
Jevco Insurance Company 120 Adelaide Street West, Suite 2210 Toronto, Ontario M5H 1T1 D.W. Pamenter, Chief Agent c/o Jevco Insurance Management Inc.	Automobile, Liability, Property and Surety.
John Alden Life Insurance Company (La Compagnie D'Assurance-Vie John Alden) 100 Sparks Street, 10th Floor Ottawa, Ontario K1P 5B7 J.W. York, Jr., Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
John Deere Insurance Company of Canada (John Deere, Compagnie d'Assurance du Canada) P O. Box 1000, South Service Road at Hunter Grimsby, Ontario L3M 4H5 G.J. Clark, Chief Agent	Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property and Surety.
John Hancock Mutual Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
K	
Kanata Reinsurance Company (La Compagnie de Réassurance Kanata) 620 University Avenue, Suite 1201 Toronto, Ontario M5G 2C1 A.E. Nesbitt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
Kansa General Insurance Company 100 King Street West, Suite 800 Toronto, Ontario M5X 1A2 David W. Pamenter, Chief Agent c/o Lang, Michener, Cranston, Farquharson & Wright	Automobile, Liability, Property and Surety.
L	
The Laurentian Mutual Insurance (La Laurentienne, Mutuelle d'Assurance) 130 Slater Street, Suite 800 Ottawa, Ontario K1P 6E2 J. Mercier; Chief Agent	Life, Accident and Sickness.
The Laurentian Shield Insurance Company (Le Bouclier Laurentien Compagnie d'Assurances) 181 University Avenue, Suite 1218 Toronto, Ontario M5H 3M7 J. Gaffney, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Laurier Life Insurance Company 295 The West Mall Etobicoke, Ontario M9C 4Z4 Hugh D. Haney, Chief Agent	Life, Accident and Sickness.
Lawyers Title Insurance Corporation 85 Richmond Street West, Suite 604 Toronto, Ontario M5H 2C9 D.L. Gibson, Chief Agent c/o Ontario Title Insurance Agency Limited	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Liberty Mutual Fire Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2 G.P. Lia, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Liberty Mutual Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2 G.P. Lia, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Life Insurance Company of North America 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Life, Accident and Sickness.
Life Investors Insurance Company of America 100 Ouelette Avenue Windsor, Ontario N9A 6T3 P.B. Burnett, Q.C., Chief Agent c/o MacPhee, Burnett	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
The Lincoln National Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
London and Midland General Insurance Company 201 Queens Avenue London, Ontario N6A 4M5 R.J. O'Brien, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
The London Assurance 48 Yonge Street Toronto, Ontario M5E 1G8 J.W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
London-Canada Insurance Company 401 Bay Street Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1 E.H. Orser, Chief Agent	Life, Accident and Sickness.
The Loyalist Insurance Company 1 James Street South, 10th Floor Hamilton, Ontario L8P 4R5 J.D. Coons, Chief Agent	Automobile, Fidelity, Liability and Property.
Lumbermens Mutual Casualty Company 88 University Avenue Toronto, Ontario M5J 1T6 Donald E. Aitchison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Lumbermen's Underwriting Alliance 185 Dorval Avenue, Suite 603 Dorval, Quebec H9S 3H3 R.G. Wilbur, Chief Agent	Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
M	
Maccabees Mutual Life Insurance Company 100 Ouellette Avenue Windsor, Ontario N9A 6T3 P. Burnett, Q.C., Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company (La Compagnie d'Assurance-Vie Manufacturers) 200 Bloor Street East Toronto, Ontario M4W 1E5 E.S. Jackson, Chief Agent	Life, Accident and Sickness.
Maplex General Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4 M.E. Schultz, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
Marine Indemnity Insurance Company of America 48 Yonge Street, Suite 1200 Toronto, Ontario M5E 1G6 I.B. Manley, Chief Agent	Marine and Property
Maritime Insurance Company Limited 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Inland Transportation and Marine.
The Maritime Life Assurance Company 188 Eglinton Avenue East, Suite 800 Toronto, Ontario M4P 2X8 D.A. Wilkins, Chief Agent	Life, Accident and Sickness.
Markel Insurance Company of Canada 500 University Avenue. Suite 516 Toronto, Ontario M5G 1W1 D.J. Reid, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
Maryland Casualty Company (Compagnie Maryland Casualty) 3640 Victoria Park Avenue Willowdale, Ontario M2H 3B2 William K. Miller, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Massachusetts General Life Insurance Company Suite 700, 372 Bay Street Toronto, Ontario M5H 2X3 Ross Harrison, Chief Agent	Life, Accident and Sickness limited to the servicing of policies issued in Ontario by Loyal Protective Life Insurance Company prior to its merger with Massachusetts General Life Insurance Company.
Massachusetts Indemnity and Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Massachusetts Mutual Life Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Mercantile and General Reinsurance Company plc 141 Adelaide Street West Toronto, Ontario M5H 3N2 I.C. Michie, Chief Agent (Life Business) D.M. Batten, Chief Agent (General Business)	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
The Mercantile and General Reinsurance Company of Canada 141 Adelaide Street West Toronto, Ontario M5H 3N2 D.M. Batten, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company (La Metropolitaine, Compagnie d'Assurance Vie) 99 Bank Street Ottawa, Ontario K1P 5A3 Charles N. Armstrong, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
MIC Life Insurance Corporation (La Compagnie d'Assurance-Vie MIC) 1125B Leslie Street Don Mills, Ontario M3C 2K4 W.M. Boechler, Chief Agent	Life, Accident and Sickness.
Midland Insurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Automobile, Liability and Property.
The Minnesota Mutual Life Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life.
The Missisquoi and Rouville Insurance Company 10 Duke Street West Kitchener, Ontario N2G 4C1 J.T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Monarch Life Assurance Company 501-50 Gervais Drive Don Mills, Ontario M3C 1Z3 S. Taerk, Chief Agent	Life, Accident and Sickness.
Montreal Life Insurance Company P.O. Box 80, 61st Floor First Canadian Place Toronto, Ontario M5X 1B1 John F. Logan, Q.C., Chief Agent c/o Holden, Murdoch & Finlay	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
MONY Life Insurance Company of Canada 1500 Mony Life Tower 797 Don Mills Road Don Mills, Ontario M3C 1V2 J.T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
MONY Reinsurance Corporation 145 King Street West 27th Floor, Suite 2100 Toronto, Ontario M5H 1V8 H. Hartley, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
The Mortgage Insurance Company of Canada 1 Dundas Street West, Suite 1600 Box 12 Toronto, Ontario M5G 1Z3 R.T. Ryan, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation 1125B Leslie Street Don Mills, Ontario M3C 2K4 William M. Boechler, Chief Agent	Automobile, Liability, Property and Surety.
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft) (Life Branch) Suite 1103, 55 Yonge Street Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to the business of reinsurance).
Munich Reinsurance Company (Muenchener Rueckversicherungs-Gesellschaft) (Non-Life Branch) Suite 1103, 55 Yonge Street Toronto, Ontario M5E 1J4 J.M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Munich Reinsurance Company of Canada Suite 1103, 55 Yonge Street Toronto, Ontario M5E 1J4 J.M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
The Mutual Life Assurance Company of Canada 227 King Street South Waterloo, Ontario N2J 4C5 J.H. Panabaker, Chief Agent	Life, Accident and Sickness.
The Mutual Life Insurance Company of New York 797 Don Mills Road Don Mills, Ontario M3C 1V2 H. Dunbar Russel, Chief Agent	Life, Accident and Sickness.
Mutual of Omaha Insurance Company (La Mutuelle d'Omaha, Compagnie d'Assurance) 500 University Avenue Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Mutual of Ottawa-Church Insurance (La Mutuelle d'Ottawa-Assurance d'église) Suite 210, 325 Dalhousie Street Ottawa, Ontario K1N 7G2 Msgr. R. Lariviere, Chief Agent	Liability and Property (excluding live stock).
Mutuelle Générale Française Accidents 55 University Avenue, Suite 1200 Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
N	
National Employers Mutual General Insurance Association Limited Suite 1007, 111 Richmond Street West Toronto, Ontario M5H 2G4 H.A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Automobile, Liability and Property.
National Fidelity Life Insurance Company 199 Bay Street, 6th Floor Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.
The National Life Assurance Company of Canada 522 University Avenue Toronto, Ontario M5G 1Y7 C.T.P. Galloway, Chief Agent	Life, Accident and Sickness.
The National Reinsurance Company of Canada Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 A.H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nationwide Mutual Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V. (Nederlandse Reassurantie Groep N.V.) 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Accident and Sickness, Automobile, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
New England Mutual Life Insurance Company P.O. Box 20, Royal Bank Plaza Toronto, Ontario M5J 2K1 B.W. Shields, Chief Agent c/o Tory, Tory, DesLauriers and Binnington	Life, Accident and Sickness.
New England Reinsurance Corporation 401 Bay Street, 9th Floor The Simpson Tower Toronto, Ontario M5H 2Y7 W.B. Voutt, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
New Hampshire Insurance Company Suite 1000, 55 University Avenue Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability, Marine and Property.
The New India Assurance Company, Limited Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 J.R. Lowrie, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
New Rotterdam Insurance Company P.O. Box 2018, 505 York Boulevard Hamilton, Ontario L8N 3S3 J.C. Stradwick, Jr., Chief Agent c/o Simcoe Erie Investors, Limited	Automobile, Fidelity, Hail, Liability, Property and Surety.
New York Life Insurance Company 443 University Avenue Toronto, Ontario M5G 1T8 Harold G. Folliott, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurances New York Life").
The New Zealand Insurance Company, Limited Suite 214, 40 University Avenue Toronto, Ontario M5J 1T1 Jack G. Dovey, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Niagara Fire Insurance Company P.O. Box 4024, Station "A" Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited (Aktieselskabet Nordisk Gjenforsikrings Selskab) 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Liability and Property (limited to contracts of reinsurance).
Norman Insurance Company Limited 111 Richmond Street West # 212 Toronto, Ontario M5H 2G4 J.B.M. Murray, Chief Agent c/o J.B.M. Murray Ltd.	Aircraft, Automobile, Legal Expense, Liability, Marine, Property and Surety.
North American Company for Property and Casualty Insurance 2 St. Clair Avenue West, Suite 12A2 Toronto, Ontario M4V 1L8 T.P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
North American Life and Casualty Company Suite 1500, North American Tower 797 Don Mills Road Don Mills, Ontario M3C 1V2 H.D. Russel, Chief Agent	Life, Accident and Sickness.
North American Life Assurance Company (La Nord-Américaine, Compagnie d'Assurance-Vie) 105 Adelaide Street West Toronto, Ontario M5H 1R1 A.G. McCaughey, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
North American Reassurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 R.G. Swail, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
North American Reinsurance Corporation 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 G.E.P. Eastwood, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance).
North Canadian Insurance Company 15 Toronto Street, 8th Floor Toronto, Ontario M5C 2E3 E.A. DuVernet, Chief Agent	Marine and Property (limited to inland transportation only), but the Company shall not undertake or renew insurance contracts in Ontario, after February 28, 1983.
Northern Frontier General Insurance Company 373 Main Street West, 1st Floor North Bay, Ontario P1B 2T9 David Liddle, Chief Agent	Automobile, Liability and Property.
The Northern Life Assurance Company of Canada 380 Wellington Street London, Ontario N6A 4G3 G.L. Bowie, Chief Agent	Life, Accident and Sickness.
Northumberland General Insurance Company P.O. Box 247, Toronto-Dominion Centre Toronto, Ontario M5K 1J5 R.G. Webber, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability and Property.
The North Waterloo Farmers Mutual Insurance Company P.O. Box 397 Waterloo, Ontario N2J 4B1 G. MacIntyre, Chief Agent	Hail, Liability and Property.
The North West Life Assurance Company of Canada 200 University Avenue, 4th Floor Toronto, Ontario M5H 2K4 K.J. Bialkowski, Chief Agent c/o Beard, Winter, Gordon	Life, Accident and Sickness.
Norwich Union Fire Insurance Society, Limited 60 Yonge Street Toronto, Ontario M5E 1H5 R.H. Stevens, Chief Agent	Marine and Inland Transportation (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
The Norwich Union Life Insurance Society (La Société d'Assurance-Vie Norwich Union) 60 Yonge Street Toronto, Ontario M5E 1H5 H. Taylor, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Norwich Winterthur Reinsurance Corporation Limited Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 M.W. Donald, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nova Scotia General Insurance Company 280 Albert Street, Room 803 Ottawa, Ontario K1P 5G8 E.W. Simms, Chief Agent	Automobile, Liability and Property.
O	
Occidental Life Insurance Company of Canada 2180 Yonge Street, P.O. Box 69 Station "K" Toronto, Ontario M4P 2G4 J.B. Roszak, Chief Agent	Life.
Old Republic Insurance Company (L'Ancienne République, Compagnie d'Assurance) 505 York Boulevard, P.O. Box 557 Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Old Republic Life Insurance Company 505 York Boulevard, P.O. Box 557 Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness insurance policy".
The Omaha Indemnity Company 500 University Avenue, 4th Floor Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety (as a discontinuing company).
Ontario Mutual General Insurance Company 111 Main Street, P.O. Box 250 Grand Valley, Ontario L0N 1G0 D.T. Tombs, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.
The Orion Insurance Company, Limited Suite 1100, 1 St. Clair Avenue West Toronto, Ontario M4V 2Z1 J.R. Lowrie, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Otter Dorchester Insurance Company Limited 8 Stover Street, P.O. Box 489 Norwich, Ontario N0J 1P0 R.G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
P	
Pacific Employers Insurance Company 161 Eglinton Avenue East Toronto, Ontario M4P 1J5 J.R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Pafco Insurance Company, Limited 2489 Bloor Street West Toronto, Ontario M6S 4X1 William G. Star, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.
Pan American Family Insurance Corporation The Cadillac Fairview Tower, Box 14 Suite 1400, 20 Queen Street West Toronto, Ontario M5H 2V3 D.G. Lash, Chief Agent c/o Blaney, Pasternak, Smela & Watson	Life (limited to the transaction of business in connection with the $10,000 Estate Benefit Rider currently marketed by the Company in conjunction with its Cancer Benefit Plan), Accident and Sickness.
The Patriot Life Insurance Company	See Provident Alliance Life Insurance Company.
The Paul Revere Life Insurance Company P.O. Box 5044 Burlington, Ontario L7R 4C1 R.L. Beighley, Chief Agent	Life, Accident and Sickness.
Pearl Assurance Public Limited Company 180 Bloor Street West, Suite 201 Toronto, Ontario M5S 2V6 M.P. Greening, Chief Agent	Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
The Penn Mutual Life Insurance Company Suite 1000, 372 Bay Street Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Pennsylvania Life Insurance Company Suite 1000, 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Personal Insurance Company of Canada 703 Evans Avenue Etobicoke, Ontario M9C 5A7 H.P. Johne, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Perth Insurance Company 210 Water Street Stratford, Ontario N5A 3C5 K.V. Salt, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
Philadelphia Manufacturers Mutual Insurance Company Suite 406, 141 Adelaide Street West Toronto, Ontario M5H 1L5 R.I. McNicol, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Philadelphia Reinsurance Corporation 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Phoenix Assurance Company, Limited P.O. Box 219A, Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Phoenix Assurance Company of Canada P.O. Box 219A, Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6 J.B. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Phoenix Insurance Company (Hartford, Conn.) 400 University Avenue, 18th Floor Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft (as a discontinuing company).
Phoenix Mutual Life Insurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Pierce National Life Insurance Company Continental Bank Building 130 Adelaide Street West, Suite 2224 Toronto, Ontario M5H 3P5 E.G. Hildebrand, Chief Agent	Life.
Pilot Insurance Company 90 Eglinton Avenue West P.O. Box 703, Station K Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Pioneer Life Assurance Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 R.J. Pirie, Chief Agent c/o Cassels, Brock	Life.
Pohjola Insurance Company Ltd. (La Compagnie d'Assurance Pohjola Ltée) Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Property (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Portage la Prairie Mutual Insurance Company P.O. Box 2518, Station B 320 Vine Street, 3rd Floor St. Catharines, Ontario L2M 7M8 Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Premier Insurance Company 5905 Campus Road Mississauga, Ontario L4V 1P9 R.V. McCarron, Chief Agent	Automobile, Liability and Property (excluding insurance on commercial risks and the undertaking or renewal of insurance contracts in Ontario, after February 1, 1982).
Préservatrice Foncière T.I.A.R.D. Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 M.W. Donald, Chief Agent c/o Reinsurance Management Company of Canada Inc.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Les Prevoyants du Canada (Fonds de Pension) 130 Slater Street, Suite 800 Ottawa, Ontario K1P 6E2 J. Mercier, Chief Agent	Life (limited to pension fund contracts).
Principal Life Insurance Company of Canada Suite 1300, 33 Yonge Street Toronto, Ontario M5E 1T1 W.C. Campbell, Chief Agent c/o Day, Wilson, Campbell	Life (Restricted to the servicing of policies issued prior to April 1, 1981, and payment of claims thereunder).
Progressive Casualty Insurance Company 200 Consumers Road, Suite 104 Willowdale, Ontario M2J 4R4 Ms. K.E. Ritchie. Chief Agent	Automobile, Liability and Property.
Protection Mutual Insurance Company 141 Adelaide Street West, Suite 406 Toronto, Ontario M5H 1L5 A. Simpson, Chief Agent	Boiler and Machinery, Liability and Property.
Providence Washington Insurance Company Suite 2310, The Simpson Tower 401 Bay Street Toronto, Ontario M5H 2Y4 N.C. March, Chief Agent c/o March Management Consultants Ltd.	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.
Provident Alliance Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1 R.J. O'Brien, Chief Agent	Life, Accident and Sickness (and the Company may use the name "The Patriot Life Insurance Company", and in French, "La Patriote Compagnie d'Assurance-Vie", in the transaction of its business in Ontario).
The Provident Assurance Company (La Prevoyance Compagnie d'Assurances) 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Provident Life and Accident Insurance Company 372 Bay Street, Suite 1000 Toronto, Ontario M5H 2X5 R.B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Prudential Assurance Company Limited (of England) 141 Adelaide Street West, Suite 305 Toronto, Ontario M5H 3L9 F.J. Higgins, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property, Surety and Workmen's Compensation.
The Prudential Insurance Company of America (La Prudentielle d'Amérique, Compagnie d'Assurance) 4 King Street West Toronto, Ontario M5H 1B7 W.J.D. Lewis, Chief Agent	Life, Accident and Sickness and Aircraft (limited to the business of reinsurance).
Prudential Reinsurance Company 1 First Canadian Place, Suite 6940 P.O. Box 141 Toronto, Ontario M5X 1C7 T.D. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety limited to the business of reinsurance, and on the condition that the words "of America" will be used in conspicuous relation to the name "Prudential Reinsurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material used in Ontario.
Q	
QBE Insurance Limited 111 Richmond Street West, Suite 1007 Toronto, Ontario M5H 2G4 Howard Phillips, Chief Agent c/o Phillips & Phillips	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).
Quebec Assurance Company 10 Wellington Street East Toronto, Ontario M5E 1L5 Jean Robitaille, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness. Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Quebec Health Services (Les Services de Santé du Québec) Suite 1100 65 Queen Street West Toronto, Ontario M5H 2M5 E.A. Jupp, Q.C., Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
R	
The Reinsurance Corporation of New York York Centre 145 King Street West Toronto, Ontario M5H 1V8 J.F. Knight, Chief Agent c/o Coopers & Lybrand	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).
Reliable Life Insurance Company P.O. Box 557, 505 York Boulevard Hamilton, Ontario L8N 3K9 A.T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company P.O. Box 703, Station "K" 90 Eglinton Avenue West Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Retail Lumbermen's Inter-Insurance Exchange 400 Union Tower Building 191 Lombard Avenue Winnipeg, Manitoba R3B 0X1 Frank L. Cvitkovitch, Chief Agent	Fire and Weather.
Royal Exchange Assurance of America, Inc. 48 Yonge Street, Suite 1200 Toronto, Ontario M5E 1G6 I.B. Manley, Chief Agent	Marine and Property.
Royal Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Royal Life Insurance Company of Canada (La Royale Vie du Canada, Compagnie d'Assurance) 277 Lakeshore Road East, Suite 300 Oakville, Ontario L6J 1H9 K.J. Harding, Chief Agent	Life, Accident and Sickness.
Royal Life Insurance Limited 10 Wellington Street East Toronto, Ontario M5E 1L5 K. Harding, Chief Agent	Life.
Roynat Guarantee Corporation (Corporation de Garantie Roynat) 1 First Canadian Place, Suite 1040 Toronto, Ontario M5X 1B1 P. W. Walton, Chief Agent	Credit.
S	
Safeco Insurance Company of America Box 3000, Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Safeco Life Insurance Company Box 3000, Station "A" Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Life, Accident and Sickness.
The Safeguard Life Assurance Company (La Compagnie D'Assurance Sur La Vie La Sauvegarde) 44 Grange Street Welland, Ontario L3B 1G7 F. Lalonde, Chief Agent	Life, Accident and Sickness.
St. Paul Fire and Marine Insurance Company (La Compagnie d'Assurance Saint Paul) 55 University Avenue Toronto, Ontario M5J 2L3 Barry L. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
SCOR Reinsurance Company of Canada (SCOR Compagnie de Réassurance du Canada) Suite 300, 55 University Avenue Toronto, Ontario M5J 2H7 Pierre Croizat, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
The Scottish Dominion Insurance Company Limited 180 Dundas Street West, Suite 2303 Toronto, Ontario M5G 1Z8 E.G. Winn, Chief Agent c/o Hunter Winn Underwriting Management Limited	Property.
Scottish & York Insurance Co. Limited 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.
Seaboard Life Insurance Company # 312-111 Richmond Street West Toronto, Ontario M5H 2G4 T.H. Popel, Chief Agent	Life, Accident and Sickness.
Seaboard Surety Company Box 30, Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F.D. Gibson, Chief Agent c/o Fasken & Calvin	Guarantee, Inland Transportation, Public Liability and Theft.
Security Insurance Company of Hartford 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent c/o Canadian General Insurance Company	Accident and Sickness, Liability, Marine and Property.
Security National Insurance Company Suite 2310, The Simpson Tower 401 Bay Street Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Accident and Sickness, Automobile, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sentry Insurance A Mutual Company 180 Dundas Street West, Suite 2304 Toronto, Ontario M5G 1Z8 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Simcoe & Erie General Insurance Company 505 York Boulevard Hamilton, Ontario L8R 3K4 J.C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
Skandia Insurance Company Suite 1600, 55 University Avenue Toronto, Ontario M5J 2H7 P.W.G. Hall, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Societa Italiana Assicurazioni Trasporti ("SIAT") 15 Toronto Street, 8th Floor Toronto, Ontario M5C 2E3 P.E. Goldbaum, Chief Agent c/o Canadian Marine Underwriters Limited	Marine.
Société Anonyme Française de Réassurances P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 Arthur Sellers, C.A., Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Société Commerciale de Réassurance 55 University Avenue, Suite 300 Toronto, Ontario M5J 2H7 P. Croizat, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company Suite 3800, P.O. Box 38 South Tower, Royal Bank Plaza Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The Sovereign Life Assurance Company of Canada Suite 3800, P.O. Box 38 South Tower, Royal Bank Plaza Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Sovereign Marine & General Insurance Company Limited Suite 1818, 130 Adelaide Street West Toronto, Ontario M5H 3P5 G.D. Holden, Chief Agent c/o Eastern Marine Underwriters	Marine.
Sphere Drake Insurance Public Limited Company 20 Victoria Street, Suite 605 Toronto, Ontario M5C 2N8 T. Asnani, Chief Agent	Marine.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sphere Reinsurance Company of Canada 20 Victoria Street, Suite 605 Toronto, Ontario M5C 2N8 L.R. Quintal, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety (limited to the business of reinsurance).
The Standard Life Assurance Company 100 King Street West Hamilton, Ontario L8P 1A2 I.W. Murray, Chief Agent	Life, Accident and Sickness (the Company may use in the transaction of its business in Ontario either the name of "The Standard Life Assurance Company" or its name in French, "Compagnie d'assurance Standard Life", or both such names).
The Stanstead & Sherbrooke Insurance Company P.O. Box 441, Toronto-Dominion Centre Toronto, Ontario M5K 1L9 H.B. Greer, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company 1801 Brimley Road Scarborough, Ontario MIP 3H3 J.R.A. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3 G. Archambault, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3 J.R.A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Stonewall Insurance Company P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.
Storebrand-Norden Reinsurance Company Ltd. 110 Bloor Street West, Suite 200 Toronto, Ontario M5S 2W7 R.A. Morton, Chief Agent	Life, Accident and Sickness, Automobile, Liability, Marine and Property (limited to the business of reinsurance).
The Strathcona General Insurance Company (La Compagnie d'Assurances Générales Strathcona) P.O. Box 247, Toronto-Dominion Centre Toronto, Ontario M5K 1J5 c/o Northumberland General Insurance Company	Liability and Property (as a discontinuing Company).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sun Alliance and London Assurance Company Limited 48 Yonge Street Toronto, Ontario M5E 1G8 J.W. Evans, Chief Agent	Life.
Sun Alliance Insurance Company 48 Yonge Street Toronto, Ontario M5E 1G8 J.W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Sun Life Assurance Company of Canada 200 University Avenue Toronto, Ontario M5H 3C7 T.M. Galt, Chief Agent	Life, Accident and Sickness.
Swiss Reinsurance Company 95 St. Clair Avenue West Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company, Limited Suite 309, 180 Dundas Street West Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Liability, Marine and Property and as a discontinuing company in the class of Automobile.
Symons General Insurance Company 45 Charles Street East Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety.
T	
Teachers Insurance and Annuity Association of America 130 Adelaide Street West Suite 2300 Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited P.O. Box 4024 Station A Toronto, Ontario M5W 1K1 W.W. Ward, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Toro Assicurazioni S.p.A. 401 Bay Street, Suite 2310 Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Liability and Property.
Toronto General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3 J.T. English, Chief Agent	Life, Accident and Sickness.
Traders General Insurance Company 170 University Avenue Toronto, Ontario M5H 3B5 R.E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.
Trafalgar Insurance Public Limited Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 Ray F. Rush, Chief Agent	Automobile, Liability and Property.
Transamerica Insurance Company 2180 Yonge Street, 7th Floor Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Transamerica Occidental Life Insurance Company (Compagnie d'assurance-vie Transamerica-Occidental) 2180 Yonge Street, P.O. Box 69 Station "K" Toronto, Ontario M4P 2G4 J.B. Roszak, Chief Agent	Life, Accident and Sickness.
Transatlantic Reinsurance Company 55 University Avenue, Suite 1000 Toronto, Ontario M5J 2H7 G.A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Transit Insurance Company (La Compagnie d'Assurance Transit) Suite 1201, 250 Bloor Street East Toronto, Ontario M4W 3K8 P.C. Bookalam, Chief Agent	Automobile, Liability and Property.
Transport Indemnity Company 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 John W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company 5955 Airport Road, Suite 125 Mississauga, Ontario L4V 1R9 T. Robinson, Chief Agent	Automobile, Liability and Property.
The Travelers Indemnity Company 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Travelers Indemnity Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Travelers Insurance Company 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.
Travelers Life Insurance Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident and Sickness.
Truck Insurance Exchange 145 King Street West Toronto, Ontario M5K 1V8 D.H. Atkins, Chief Agent c/o Coopers & Lybrand	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
U	
Underwriters National Assurance Company Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).
Unifund Assurance Company (Unifund, Compagnie D'Assurance) 2 Lansing Square, Suite 305 Willowdale, Ontario M2J 4P8 Vernon C. White, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Unigard Mutual Insurance Company 372 Bay Street Toronto, Ontario M5H 2X5 Wilson E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Union of Canada Life Insurance (Union du Canada Assurance-Vie) 325 Dalhousie Street Ottawa, Ontario K1N 8R7 G. Desjardins, Chief Agent	Life, Accident and Sickness.
Union Mutual Life Insurance Company (L'Union Mutuelle Compagnie d'Assurance Vie) 372 Bay Street Toronto, Ontario M5H 2X5 R.B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Unionmutual Stock Life Insurance Co. of America (Compagnie d'assurance-vie par actions Unionmutual d'Amérique) 130 Adelaide Street West, Suite 2300 Toronto, Ontario M5H 3C2 J.T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness (limited to insurance on the lives of residents of Canada insured under group insurance policies issued in the United States of America).
Union Reinsurance Company 188 University Avenue Toronto, Ontario M5H 3C3 A.W. Eadie, Chief Agent	Automobile, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Unione Italiana di Riassicurazione S.p.A. Suite 1200, 55 University Avenue Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
United American Insurance Company 35 Lesmill Road Don Mills, Ontario M3B 2T4 Mrs. Helen E.V. Lewis, Chief Agent	Life, Accident and Sickness.
United Canada Insurance Company 55 University Avenue, 8th Floor Toronto, Ontario M5H 3B7 L.E. Parks, Chief Agent	Automobile, Liability and Property.
United of Omaha Life Insurance Company (Compagnie d'assurance-Vie United de Omaha) 500 University Avenue Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
The United Provinces Insurance Company 359 Kent Street, Suite 405 Ottawa, Ontario K2P OR6 Guy Deserres, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
United States Fidelity and Guaranty Company 4 King Street West, 15th Floor Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
United States Fire Insurance Company 250 Ferrand Drive, 7th Floor Don Mills, Ontario M3C 3G8 G.A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
The Unity Fire and General Insurance Company 111 Avenue Road, Suite 500 Toronto, Ontario M5R 3K3 R.F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Upper Canada Insurance Company 150 Bloor Street West, Suite 310 Toronto, Ontario M5S 2X9 A. Thibault, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.
Utica Mutual Insurance Company P.O. Box 30 Toronto-Dominion Centre Toronto, Ontario M5K 1C1 F.D. Gibson, Chief Agent c/o Fasken & Calvin	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3 R.W. Broughton, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Legal Expense, Liability, Property and Surety.
The Victory Insurance Company, Limited (Life Branch) Suite 1004, 55 Yonge Street Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to contracts of reinsurance).
The Victory Insurance Company, Limited (Non-Life Branch) P.O. Box 26, 55 University Avenue Toronto, Ontario M5J 2H7 M.D. Hughes, Chief Agent c/o Victory Reinsurance Management Canada Limited	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers 120 Bloor Street East Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire and Inland Transportation.
Washington National Insurance Company 180 Dundas Street West, Suite 1720 Toronto, Ontario M5G 1Z8 J.F. Perrett, Q.C., Chief Agent c/o Robertson, Perrett	Life, Accident and Sickness.
Waterloo Insurance Company 14 Erb Street West, P.O. Box 1604 Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
The Wawanesa Mutual Insurance Company 1819 Yonge Street Toronto, Ontario M4S 1X9 H.B. Hawtin, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Wawanesa Mutual Life Insurance Company 1819 Yonge Street Toronto, Ontario M4S 1X9 H.B. Hawtin, Chief Agent	Life, Accident and Sickness.
Westbury Life Insurance Company (Westbury Compagnie d'Assurance-vie) 201 King Street, P.O. Box 3595 London, Ontario N6A 4K7 R.W. Trollope, Chief Agent	Life, Accident and Sickness.
Western General Mutual Insurance Company Box 37 Woodstock, Ontario N4S 7W6 C.D. Fleming, Chief Agent	Hail, Liability and Property.
The Western Life Assurance Company 100 Main Street East, Suite 4200 P.O. Box 67 Hamilton, Ontario L8N 3B3 G.R. Pearsall, Chief Agent	Life and Accident and Sickness (limited to the servicing of policies issued prior to January 31, 1975).
Western Surety Company Bank of Canada Building 250 University Avenue Toronto, Ontario M5H 3E9 K.W. Scott, Chief Agent	Guarantee and Theft.
Y	
The Yasuda Fire and Marine Insurance Company, Limited 3130 Royal Bank Plaza, P.O. Box 26 Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Automobile, Liability, Property and Surety.
York Fire & Casualty Insurance Company 7699 Yonge Street Thornhill, Toronto L3T 1Z5 A.A. Thain, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Z	
Zurich Insurance Company 188 University Avenue Toronto, Ontario M5H 3C3 H.J. Saunders, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada 188 University Avenue Toronto, Ontario M5H 3C4 P.D. McGarry, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company R.R. # 2 Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Amherst Island Mutual Fire Insurance Company R.R. # 1 Stella, Ontario K0H 2S0 W.B. Caughey, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
The Ayr Farmers' Mutual Fire Insurance Company 32 Stanley Street Ayr, Ontario N0B 1E0 B.L. Davis, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company P.O. Box 1460 Picton, Ontario K0K 2T0 A.R. Stickle, Chief Agent	Automobile, Liabiity (excluding Workmen's Compensation) and Property.
Bertie and Clinton Mutual Fire Insurance Insurance Company 44 Michigan Avenue Welland, Ontario L3B 3A4 F.A. Legg, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Blanshard Mutual Fire Insurance Company R.R. # 1 St. Marys, Ontario N0M 2V0 B.A. Hanly, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Brant Mutual Fire Insurance Company 207 Greenwich Street Brantford, Ontario N3S 2X7 L.E. Knill, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
C	
Caradoc Delaware Mutual Fire Insurance Company R.R. # 5 Mt. Brydges, Ontario N0L 1W0 R. Doane, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Cayuga Mutual Fire Insurance Company Box 204, 23 King Street Cayuga, Ontario N0A 1E0 Mrs. G. Hedley, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Culross Mutual Fire Insurance Company Box 173 Teeswater, Ontario N0G 2S0 R.K. Lamont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
D	
Downie Mutual Fire Insurance Company R.R. # 5 Stratford, Ontario N5A 6S6 E.C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Dufferin Mutual Fire Insurance Company P.O. Box 117 Shelburne, Ontario L0N 1S0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Dumfries Mutual Insurance Company 12 Cambridge Street Cambridge, Ontario N1R 3R7 G.L. Welsh, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
E	
East William Mutual Fire Insurance Company R.R. # 3 Kerwood, Ontario N0M 2B0 Wilson McNab, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Ekfrid Mutual Fire Insurance Company 64 Thames Street Appin, Ontario N0L 1A0 Mrs. Madeline Sinclair, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Elma Mutual Fire Insurance Company Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Erie Mutual Fire Insurance Company Box 100 Fisherville, Ontario N0A 1G0 L. Keith Thomson, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
F	
Farm Mutual Reinsurance Plan Inc. P.O. Box 3428 2445 Eagle St. North Cambridge, Ontario N3H 4T3 G.M. Snyder, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property (limited to contracts of of reinsurance).
Farmers' Mutual Fire Insurance Company (Lindsay) 12-16 Peel Street, P.O. Box 28 Lindsay, Ontario K9V 4R8 D.R. MacKay, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Formosa Mutual Insurance Company Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Germania Farmers' Mutual Fire Insurance Company Ayton, Ontario N0G 1C0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Glengarry Farmers' Mutual Fire Insurance Company Box 159 Alexandria, Ontario K0C 1A0 A.J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Grenville Patron Mutual Fire Insurance Company P.O. Box 10 Spencerville, Ontario K0E 1X0 H.R. McGrath, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Grey & Bruce Mutual Fire Insurance Company Box 658, 262 10th Street Hanover, Ontario N4N 1P1 A.D. McArthur, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
H	
Halwell Mutual Fire Insurance Company 812 Woolwich Street, P.O. Box 60 Guelph, Ontario N1H 6J6 R.J. Forsythe, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
The Hamilton Township Farmers' Mutual Fire Insurance Company Box 201, 1176 Division Street Cobourg, Ontario K9A 4K5 K. Cox, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Hay Township Farmers' Mutual Fire Insurance Company Box 130 Zurich, Ontario N0M 2T0 J.R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Howard Mutual Fire Insurance Company P.O. Box 398 Ridgetown, Ontario N0P 2C0 Ernest C. Koehler, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Howick Mutual Insurance Company Box 2 Wroxeter, Ontario N0G 2X0 R.C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
K	
Kent & Essex Mutual Insurance Company Box 356 Chatham, Ontario N7M 5K4 Mrs. Barbara Carey, Chief Agent	Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
Lambton Mutual Insurance Company Box 520 Watford, Ontario N0M 2S0 E. Blake Perry, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Lanark Mutual Insurance Company 16 West Gore Street Perth, Ontario K7H 2L6 W.H. Shaw, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Lennox and Addington Mutual Fire Insurance Company Box 174 Napanee, Ontario K7R 3M3 G.D.E. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Lobo Mutual Fire Insurance Company R.R. # 6 Strathroy, Ontario N7G 3H7 J A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
London Township Mutual Fire Insurance Company R.R. # 6 London, Ontario N6A 4C1 Mrs. Mary Tackabury, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
M	
McGillivray Mutual Fire Insurance Company P.O. Box 149 Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
McKillop Mutual Insurance Company Box 819 Seaforth, Ontario N0K 1W0 Mrs. M. Sharp, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
N	
Norfolk Mutual Fire Insurance Company 37 Kent Street South Simcoe, Ontario N3Y 2X7 Mrs. C.E. Lambert, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Blenheim Farmers' Mutual Fire Insurance Company 143 Main Street South Bright, Ontario N0J 1B0 R. Struthers, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Kent Mutual Fire Insurance Company P.O. Box 478 Dresden, Ontario N0P 1M0 Alan C. MacDonald, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
O	
Oxford Mutual Fire Insurance Company Box 430 Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
P	
The Peel and Maryborough Mutual Fire Insurance Company Box 190, Wood Street Drayton, Ontario N0G 1P0 D.R. MacIntyre, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Peel Mutual Insurance Company 103 Queen Street West Brampton, Ontario L6Y 1M3 B.E. Cunnington, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Prescott Mutual Fire Insurance Company P.O. Box 280 Alfred, Ontario K0B 1A0 J.M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
S	
South Easthope Farmers' Mutual Fire Insurance Company Box 33 Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
T	
Townsend Farmers' Mutual Fire Insurance Company Box 1030 Waterford, Ontario N0E 1Y0 K. Shay, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
U	
Usborne and Hibbert Mutual Fire Insurance Company Box 423 Exeter, Ontario N0M 1S0 W.D. Burton, Chief Agent	Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Wabisa Mutual Fire Insurance Company P.O. Box 55 Jarvis, Ontario N0A 1J0 R.H. Siefker, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
West Elgin Mutual Fire Insurance Company Box 130 Dutton, Ontario N0L 1J0 Don Mylrea, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
The West Wawanosh Mutual Insurance Company Dungannon, Ontario N0M 1R0 N. Peever, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Westminster Mutual Fire Insurance Company 223 Main Street, P.O. Box 29 Belmont, Ontario N0L 1B0 A. Phillips, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Y	
The Yarmouth Mutual Fire Insurance Company 51 William Street St. Thomas, Ontario N5R 3H3 Miss D.V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Actra Fraternal Benefit Society 2239 Yonge Street, Suite 400 Toronto, Ontario M4S 2B5 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
The Associated Canadian Travellers 63 Widdicombe Hill Boulevard, Apt. 1206 Weston, Ontario M9R 4B2 H. Aaron, Chief Agent	Life and Accident.
C	
Canadian Foresters Life Insurance Society (Forestiers Canadiens, Société d'Assurance-Vie) Box 850 Brantford, Ontario N3T 5S3 A.R. Davis, Chief Agent	Life, Accident and Sickness.
Canadian Slovak Benefit Society 250 Villaire Avenue Windsor, Ontario N8S 2J2 L.M. Gorek, Chief Agent	Life, Accident and Sickness.
Canadian Slovak League 61 Golden Boulevard West Welland, Ontario L3B 1H5 J.P. Hudak, Chief Agent	Life.
The Canadian Woodmen of the World 8 Wilson Street West Perth, Ontario K7H 2M5 J.H. Mather, Chief Agent	Life and Sickness.
Civil Service Mutual Benefit Society 77 Metcalfe Street, Suite 308 Ottawa, Ontario K1P 5L6 Audrey Fitzpatrick, Chief Agent	Life.
The Commercial Travellers' Association of Canada 365 Bloor Street East, Suite 1002 Toronto, Ontario M4W 3L9 T. Ruffell, Chief Agent	Life.
Croatian Catholic Union of U.S.A. P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Croatian Fraternal Union of America P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
E	
Electrical Worker's Benefit Association 45 Sheppard Avenue East Suite 401 Willowdale, Ontario M2N 5Y1 K.G. Rose, Chief Agent	Life.
F	
The First Catholic Slovak Ladies Association of the United States of America P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life.
The First Catholic Slovak Union of the United States of America and Canada P.O. Box 262, Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life.
The Funeral Society of Ontario (Fraternal) 5230 Dundas Street West Suite 7 Islington, Ontario M9B 1A8 Linda L. Whale, Chief Agent	Life.
G	
The Grant Orange Lodge of British America 94 Sheppard Avenue West Willowdale, Ontario M2N 1M5 D.A. Griffin, Chief Agent	Life.
H	
The Hungarian Reformed Federation of America 45 Mill Street South Brampton, Ontario L6Y 1S7 L.C. Pandy-Szekeres, Chief Agent	Life, Accident and Sickness.
I	
The Independent Order of Foresters 789 Don Mills Road Don Mills, Ontario M3C 1T9 B.C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
Knights of Columbus 153 Dundas Street West Belleville, Ontario K8P 1A7 Edward J. Buckley, Chief Agent	Life.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
L	
Lutheran Life Insurance Society of Canada Marsland Centre, 12th Floor Waterloo, Ontario N2J 4G4 H.A. Dietrich, Chief Agent	Life, Accident and Sickness.
M	
Metropolitan Toronto Police Widows' and Orphans' Fund 590 Jarvis Street Toronto, Ontario M4Y 2J5 R. Size, Chief Agent	Life.
N	
National Fraternal Society of the Deaf 49 Frey Crescent Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness.
North American Benefit Association P.O. Box 234 Sarnia, Ontario N7T 7H9 Joseph Haselmayer, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society 60 Mobile Drive Toronto, Ontario M4A 2P3 D.L. Fraser, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society 60 Mobile Drive Toronto, Ontario M4A 2P3 P. Waldman, Chief Agent	Sickness.
The Order of Italo-Canadians 495 Highcroft Avenue Ottawa, Ontario K1Z 5J3 A. Bortolotti, Chief Agent	Life and Sickness.
R	
The Royal Arcanum, Supreme Council of 501 Royal Bank Building 32 James Street South Hamilton, Ontario L8P 2Y1 J.B. Simpson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
Serb National Federation P.O. Box 262 Toronto-Dominion Centre Toronto, Ontario M5K 1J9 A.F. Sellers, Chief Agent	Life, Accident and Sickness.
Sons of Norway P.O. Box 12, First Canadian Place 100 King Street West Toronto, Ontario M5X 1B3 J.A. Carson, Chief Agent c/o Touche Ross & Co.	Life, Accident and Sickness.
Sons of Scotland Benevolent Association 90 Eglinton Avenue East 7th Floor Toronto, Ontario M4P 2Y3 J. Hotchkiss, Chief Agent	Life and Sickness.
U	
Ukrainian Fraternal Association (of America) 1699 Dundas Street West Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life, on the condition that the words "of America" will be used in conspicuous relation to the name "Ukrainian Fraternal Association" wherever it appears in the Association's contracts, application forms, advertisements or other published material used in Ontario.
Ukrainian Fraternal Society of Canada 9 Henry Street Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada 403-260 Scarlett Road Toronto, Ontario M6N 4X6 N. Kushpeta, Chief Agent	Life, Accident and Sickness.
Ukrainian National Aid Association of America 140 Bathurst Street Toronto, Ontario M5V 2R3 W. Okipniuk, Chief Agent	Life.
Ukrainian National Association, Inc. UNA Canadian Office 18 Leland Avenue Toronto, Ontario M8Z 2X5 Bohdan Zorych, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of 2 Echo Place London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.

LICENCE REGISTER (Cont'd)

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
W	
Workers Benevolent Association of Canada 90 Lincoln Avenue Toronto, Ontario M6S 2A5 Ms. M. Harasym, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle 471 Lawrence Avenue West Toronto, Ontario M5M 1C6 N. Neslen, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Army and Navy Veterans Society of Hamilton, Her Majesty's 96-98 McNab Street North Hamilton, Ontario L8R 2M1 A.W. Atkinson, Secretary	Sick and Funeral Benefits.
B	
Bled Mutual Benefit Society 50 Violet Drive, Apt. 1107 Stoney Creek, Ontario L8E 1G6 Alojz Jelovcan, Secretary	Sick and Funeral Benefits.
Border Cities Italian Club Mutual Benefit Society 2175 Parent Avenue Windsor, Ontario N8X 4K2 Aldo Giampuzzi, Secretary	Sick and Funeral Benefits.
Brantford Hungarian Mutual Benefit Society 3 Kent Road Brantford, Ontario N3R 5G5 J. Fulop, Secretary	Sick and Funeral Benefits.
Brantford Polish Mutual Benefit & Friendly Society 154 Pearl Street Brantford, Ontario N3T 3P4 R. Poremba, Secretary	Sick and Funeral Benefits.
C	
Canadian Hebrew Benevolent Society 36 Brantley Crescent Downsview, Ontario M3J 1X5 H. Haber, Secretary	Sick and Funeral Benefits.
Canadian Pacific Expressmen's Sick Benefit Association c/o Can. Pac. Express, Obico Terminal 30 Newbridge Road Toronto, Ontario M8Z 2L7 R.R. Weatherbee, Secretary	Sick and Funeral Benefits.
Czenstochower Aid Society 80 Antibes Drive, Apt. 602 Willowdale, Ontario M2R 3N5 E. Srebrnik, Secretary	Sick and Funeral Benefits.
D	
Driltzer Young Men's Mutual Benefit Society 326 Wilson Avenue Downsview, Ontario M3H 1S9 M. Bliman, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
G	
Grand Order of Israel Benefit Society 138 Grant Boulevard Dundas, Ontario L9H 6J4 B. Kremer, Secretary	Sick and Funeral Benefits.
H	
Hamilton St. Stanislaus Mutual Benefit Society 86 Shelby Avenue Hamilton, Ontario L8H 5L5 J. Mikulec, Secretary	Sick and Funeral Benefits.
The Hebrew Friendly Sons of David Mutual Benefit Society 518 Fairlawn Avenue Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
Independent Friendly Workers' Circle Mutual Benefit Society 272 Codsell Avenue Downsview, Ontario M3H 3X2 J. Goldbach, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation 214 Beverley Street Toronto, Ontario M5T 1Z3 F. Kerekes, Secretary	Sick and Funeral Benefits.
Italian Ladies' Mutual Benefit Society of Hamilton 112 Bond Street North Hamilton, Ontario L8S 3W5 M. Farranto, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Arthur 132 S. Algoma Street Thunder Bay, Ontario P7B 3B8 J. Sabatini, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone 223 Bell Street Port Colborne, Ontario L3K 1J2 P. Ciardulli, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society 3425 Bathurst Street Toronto, Ontario M6A 2C1 L. Kopstick, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
J	
Judean Benevolent and Friendly Society 42 Reiner Road North York, Ontario M3H 2L2 J. Miller, Secretary c/o M. Davis	Sick and Funeral Benefits.
K	
Kieltzer Sick Benefit Society of Toronto 164 Cocksfield Avenue Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
L	
Lagover Mutual Benefit Society 125 Sultana Avenue Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.
Linitzer Sick Benefit Society 34 Carscadden Drive Apt. 510 Willowdale, Ontario M2R 2A8 M. Kollins, Secretary	Sick and Funeral Benefits.
Lodzer Centre Mutual Benefit Society 35 Canyon Avenue Apt. 1911 Downsview, Ontario D. Kamchi, Secretary	Sick and Funeral Benefits.
M	
The Marconi Mutual Benefit Society of Hamilton 255 Balmoral Avenue North Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits.
Mozirer Sick Benefit Society 10 Ridge Vale Drive Toronto, Ontario M6A 1K8 J. Abel, Secretary	Sick and Funeral Benefits.
O	
Odd Fellows, Grand Lodge of Ontario, Independent Order of Odd Fellows Temple 310 O'Connor Drive Toronto, Ontario M4J 2T9 R.E. Yager, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Order of Sons of Italy of Ontario Mutual Benefit Society 190 Arlington Avenue Toronto, Ontario M6C 2Z2 Mrs. Connie Bennedsen, Secretary	Sick and Funeral Benefits.
Ostrowetz Independent Mutual Benefit Society 14 Viewmount Avenue Toronto, Ontario M6B 1T3 Mrs. Q. Berman, Secretary	Sick and Funeral Benefits.
Ozrower Mutual Benefit Society 58 Green Bush Road Willowdale, Ontario M2M 1P3 Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
Polish Alliance Friendly Society of Canada 1640 Bloor Street West Toronto, Ontario M6P 1A7 G. Dobrzanski, Secretary	Sick and Funeral Benefits.
Polish National Union of Canada Mutual Benefit Society 288 Roncesvalles Avenue Toronto, Ontario M6R 2M4 B. Kowalski, Secretary	Sick and Funeral Benefits.
Pride of Israel Sick Benefit Society 59 Lissom Crescent Willowdale, Ontario M2R 2P2	Sick and Funeral Benefits.
R	
Radomer Mutual Benefit Society 18 Reiner Road Downsview, Ontario M3H 2K9 S. Kates, Secretary	Sick and Funeral Benefits
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa 1261 Sherman Drive Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi 450 Albert Street West Sault Ste. Marie, Ontario P6A 1C3 A. Tonucci, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Sons of Jacob Benevolent Society 75 Stonedene Boulevard Willowdale, Ontario M2R 3C8 L. Orlans, Secretary	Sick and Funeral Benefits.
St. Boniface Benefit Society 96 Shanley Street Kitchener, Ontario N2H 5P3 W. Dietrich, Secretary	Sick and Funeral Benefits.
St. Joseph Aid Society of Formosa Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
Stashiver Young Men's Mutual Benefit Society 96 Rockford Road Willowdale, Ontario M2R 3A7 J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
Toronto Grand Order of Israel Mutual Benefit Society 6200 Bathurst Street, Apt. 607 Willowdale, Ontario M2R 2A3 M.M. Carr, Secretary	Sick and Funeral Benefits.
Toronto Hebrew Benevolent Society 27 Fountainbleu Drive Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.
Toronto Independent Benevolent Association 37 Bayhampton Court Downsview, Ontario M3H 5L5 Ms. S. Ulster, Secretary	Sick and Funeral Benefits.
U	
United Jewish People's Order Mutual Benefit Society 585 Cranbrooke Avenue Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.
V	
Vitese Mutual Benefit Society 32 Coral Gable Drive Weston, Ontario M9M 1N9 J. Parisi, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association 8 Kingsbridge Court, Apt. 108 Willowdale, Ontario M2R 1L5 A. Wolf, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd)

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Wierzbniker Friendly Mutual Benefit Society 508 Lawrence Avenue West Toronto, Ontario M6A 2A1 Irving Kleinberg, Secretary c/o M.S. Werger	Sick and Funeral Benefits.
Y	
Young Men's Hebrew Association 40 Poinsetta Drive Thornhill, Ontaro L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits.
Z	
Zion Benevolent Society 129 Concord Avenue Toronto, Ontario M6H 2P2 N. Tucker, Secretary	Sick and Funeral Benefits.

CLASS 8 — LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Non-Marine Underwriters, Members of Lloyd's, London, England c/o Deloitte Haskins & Sells Suite 2600, North Tower P.O. Box 6, Royal Bank Plaza Toronto, Ontario M5J 2J1 D.K. Bruce, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability and Property.

NOTE:—The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in THE ONTARIO GAZETTE, pursuant to the provisions of Section 8 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

I

ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC.,
BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

I. LIFE INSURANCE
Assets, December 31, 1981

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	1,253,000	21,143,935	6,438,021	29,320,621	1,117,498	—	3,157,072	139,561	1,900,578	64,470,286	1
2	Assumption Mutual Life	2,827,000	59,723,890	5,436,667	40,243,936	2,233,217	6,627,284	4,521,735	534,518	2,885,941	125,034,188	2
3	L'Economie Mutuelle	—	26,240,931	1,261,845	21,921,068	3,013,315	—	4,554,443	—	12,653,252*†	69,644,854	3
4	Empire Life	—	75,219,899	43,141,387	90,722,208	4,932,713	—	18,556,864	34,935	24,795,864*	257,403,870	4
5	Gerling Global Life	4,891,400	24,234,336	67,469	14,217,073	750,000	—	6,846,270	1,064,168	96,014,013	148,084,729	5
6	Industrial Life	8,000,000	274,147,625	41,466,218	483,222,649	45,348,216	20,003,417	30,634,368	—3,701,468	34,944,994	934,066,019	6
7	Laurentian Life‡	4,345,138	109,544,784	34,107,207	135,729,269	9,129,251	39,756,927	30,095,574	5,607,989	26,162,055*	394,478,194	7
8	Pan American Family Insurance	—	1,254,618	—	—	—	—	—	60,260	38,425	1,353,303	8
9	Quebec Health Services	18,010,641	105,519,966	17,736,935	8,843,219	4,090,110	—	—	2,674,966	16,092,168*	172,968,005	9
10	Seaboard Life	9,908,940	13,097,901	10,591,634	6,087,693	4,026,794	—	908,111	2,904,888	6,267,433*	53,793,394	10
	Totals	49,236,119	710,127,885	160,247,383	830,307,736	74,641,114	66,387,628	99,274,437	9,319,817	221,754,723	2,221,296,842	

Liabilities, Capital and Surplus, December 31, 1981

	Name of Company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna Life	54,208,127	363,932	2,338,204	529,378	310,267	57,749,908	4,409	500,000	6,215,969	64,470,286	1
2	Assumption Mutual Life	98,448,750	528,200	8,134,983	405,260	5,873,181	113,390,374	3,329,175	—	8,314,639	125,034,188	2
3	L'Economie Mutuelle	44,212,709	1,724,484	4,549,417	327,202	11,488,857*†	62,302,669	3,756,632	—	3,585,553	69,644,854	3
4	Empire Life	163,805,979	2,236,901	10,112,036	439,083	32,457,635*	209,051,634	13,329,627	704,528	34,318,081	257,403,870	4
5	Gerling Global Life	126,364,489	8,103,204	1,797,071	916,007	2,606,541	139,787,312	20,293	2,100,000	6,177,124	148,084,729	5
6	Industrial Life	726,783,107	9,562,453	49,692,075	3,785,842	39,664,360	829,487,837	24,918,468	—	79,659,714	934,066,019	6
7	Laurentian Life‡	304,501,843	8,005,449	15,043,541	3,804,579	27,530,559*	358,885,971	9,682,031	—	25,910,192	394,478,194	7
8	Pan American Family Insurance	47,900	7,250	—	44,984	582,911	683,045	—	1,000,000	—329,742	1,353,303	8
9	Quebec Health Services	133,465,195	10,462,586	8,132,281	318,499	11,256,357	163,634,918	—	—	9,333,087*	172,968,005	9
10	Seaboard Life	24,225,312	8,414,603	2,286,063	751,626	7,054,309*	42,731,913	614,318	1,101,246	9,345,917	53,793,394	10
	Totals	1,676,063,411	49,409,062	102,085,671	11,322,460	138,824,977	1,977,705,581	55,654,953	5,405,774	182,530,534	2,221,296,842	

* Includes segregated funds
† Includes $8,676,857 applicable to pension fund
‡ Reflects amalgamation of 2 companies in June, 1981

I. LIFE INSURANCE (cont'd)
Surplus Account for the Year 1981

	Name of Company	Balance Jan. 1/1981	Profit/Loss From Summary of Operations	Special Change in Actuarial Reserves	Change in Reserves	Dividends to Share-holders	Other Increases	Other Decreases	Balance Dec. 31/1981	
		$	$	$	$	$	$	$	$	
1	Aeterna Life	5,719,121	1,067,933	—64,016	—	405,000	—	102,069	6,215,969	1
2	Assumption Mutual Life	7,980,705	616,168	—49,844	—242,370	—	9,980	—	8,314,639	2
3	L'Economie Mutuelle	5,169,511	—2,616,740	3,673	1,029,109	—	—	—	3,585,553	3
4	Empire Life	32,365,782	4,052,100	—	—1,128,253	260,675	—	710,873	34,318,081	4
5	Gerling Global Life	5,807,810	873,544	—	1,085	525,000	6,616,978	6,597,293	6,177,124	5
6	Industrial Life	67,553,836	15,302,752	—	—3,215,521	—	18,647	—	79,659,714	6
7	Laurantian Life‡	38,263,405	1,395,774	4,775,480	2,955,602	7,472,500	—	14,007,569	25,910,192	7
8	Pan American Family Insurance	267,803	—518,249	—	—	—	—	79,296	—329,742	8
9	Quebec Health Services	5,215,883	1,233,038	—	984,365	—	—	—	7,433,286	9
10	Seaboard Life	7,993,573	2,403,676	—501,084	—	550,623	375	—	9,345,917	10
	Totals	176,337,429	23,809,996	4,164,209	384,017	9,213,798	6,645,980	21,497,100	180,630,733	

Exhibit of Insurance Policies — In Canada (Direct)

	Name of Company	In Force January 1, 1981			New Effected 1981			In Force, December 31, 1981			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aeterna Life	539,262,147	34,530,550	573,792,697	105,728,209	11,769,500	117,497,709	595,964,536	53,708,332	649,672,868	1
2	Assumption Mutual Life	418,414,963	661,093,808	1,079,508,771	94,628,855	3,786,000	98,414,855	462,073,031	748,165,399	1,210,238,430	2
3	L'Economie Mutuelle	432,372,309	664,392,588	1,096,764,897	103,574,597	40,070,662	143,645,259	485,227,938	695,773,713	1,181,001,651	3
4	Empire Life	1,724,670,839	758,898,061	2,483,568,900	355,920,437	177,772,283	533,692,720	1,778,555,691	888,343,609	2,666,899,300	4
5	Gerling Global Life	581,496,048	12,166,068	593,662,116	233,653,005	—	233,653,005	722,038,356	15,967,913	738,006,269	5
6	Industrial Life	5,036,051,241	2,005,009,997	7,041,061,238	1,923,061,035	386,858,472	2,309,919,507	6,343,833,107	2,476,707,467	8,820,540,574	6
7	Laurentian Life‡	2,973,298,602	3,448,892,835	6,422,191,437	642,355,359	446,996,351	1,089,351,710	3,174,428,399	3,466,472,910	6,640,901,309	7
8	Seaboard Life	410,597,361	881,655,238	1,292,252,599	654,193,066	6,972,668	661,165,734	1,014,028,449	925,452,906	1,939,481,355	8
9	Quebec Health Services	1,995,049	3,426,166,274	3,428,161,323	1,192,010	458,161,314	459,355,324	2,860,069	4,087,198,834	4,090,058,903	9
	Totals	12,118,158,559	11,892,805,419	24,010,963,978	4,114,306,573	1,532,387,250	5,646,693,823	14,579,009,576	13,357,791,083	27,936,800,659	

Exhibit of Insurance Policies — Outside Canada (Direct)

1	Assumption Mutual Life	150,830,100	10,465,700	161,295,800	21,272,885	—	21,272,885	152,437,332	10,657,500	163,094,832	1
2	Seaboard Life	617,673	16,064,610	16,682,283	8,040,000	63,933,271	71,973,271	9,320,145	67,055,834	76,375,979	2
	Totals	151,447,773	26,530,310	177,978,083	29,312,885	63,933,271	93,246,156	161,757,477	77,713,334	239,470,811	

‡ Reflects amalgamation of 2 companies in June, 1981

I. LIFE INSURERS (cont.'d)

Income from Year 1981*

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscel-laneous Income	Net Gain on Investments	Total Income	Total Expendi-ture	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aeterna Life	13,302,216	—	5,831,058	—	—	19,133,274	18,065,341	1,067,933	10.23	1
2	Assumption Mutual Life	27,896,513	1,347,676	11,616,243	470,584	25,044	41,556,060	40,939,892	616,168	10.42	2
3	L'Economie Mutuelle	17,163,960	—	5,584,565	630	—	22,749,155	25,365,895	—2,616,740	10.19	3
4	Empire Life	37,972,290	39,639	22,307,247	1,165,074	—	61,484,250	57,432,150	4,052,100	9.80	4
5	Gerling Global Life	26,893,783	31,221	8,910,286	76,106	—	35,911,396	35,037,852	873,544	7.41	5
6	Industrial Life	180,021,578	—	86,301,761	2,870,874	—	269,194,213	253,891,461	15,302,752	10.20	6
7	Laurentian Life‡	101,497,328	588,713	36,555,820	3,305,010	663,783	142,610,654	141,214,880	1,395,774	10.08	7
8	Pan American Family Insurance	145,188	—	81,939	4,044	—	231,171	749,420	—518,249	6.00	8
9	Quebec Health Services	83,226,569	406,286	16,211,250	604,933	366,843	100,815,881	99,582,843	1,233,038	11.70	9
10	Seaboard Life	27,161,444	—	4,646,115	—257,867	816,293	32,365,985	29,962,309	2,403,676	10.59	10
	Totals	515,280,869	2,413,535	198,046,284	8,239,388	2,071,963	726,052,039	702,242,043	23,809,996	10.99	

Expenditure for the Year 1981*

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policy-holders Including Provisions	Net Loss on Investments	General Expenses Commissions and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aeterna Life	4,668,423	4,020	7,894,831	307,980	—	4,775,333	156,630	258,124	18,065,341	1
2	Assumption Mutual Life	16,845,567	461,406	13,489,550	804,755	—	7,868,049	1,534,115	—63,550	40,939,892	2
3	L'Economie Mutuelle	15,093,542	—	1,956,984	1,256,022	36,162	6,660,731	362,454	—	25,365,895	3
4	Empire Life	28,927,046	83,002	5,767,226	2,087,381	1,383,436	16,917,363	1,014,931	1,251,765	57,432,150	4
5	Gerling Global Life	11,731,591	19,069	8,697,411	113,689	—3,000	9,502,571	4,311,972	664,549	35,037,852	5
6	Industrial Life	125,025,773	—	54,465,098	10,382,300	—	57,294,564	10,785,103	—4,061,377	253,891,461	6
7	Laurentian Life‡	72,241,332	286,626	28,581,297	4,263,286	—	34,458,673	1,246,373	137,293	141,214,880	7
8	Pan American Family Insurance	24,475	—	12,414	—	—	712,531	—	—	749,420	8
9	Quebec Health Services	53,002,187	199,667	30,785,464	—	—	10,859,070	4,736,455	—	99,582,843	9
10	Seaboard Life	10,841,490	6,542	5,973,176	1,369,412	—	10,300,472	71,243	1,399,974	29,962,309	10
	Totals	338,401,426	1,060,332	157,623,451	20,584,825	1,416,598	159,349,357	24,219,276	—413,222	702,242,043	

* Includes segregated funds
‡ Reflects amalgamation of 2 companies in June, 1981

I. LIFE INSURERS (cont.'d)
Segregated Funds as at December 31, 1981

	Name of Company	Assets						Liabilities Funds Held for Policyholders						
		Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Expenses Due and Accrued	Actuarial Reserves	Amounts on Deposit	Other	Trans. From Other Funds	Total Liabilities	
		$	$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle	—	172,210	—	—	—	172,210	—	—	—	172,210	—	172,210	1
2	Empire Life	—	18,009,000	—	544,000	43,000	18,596,000	9,000	16,000,000	953,000	1,082,000	552,000	18,596,000	2
3	Industrial Life	2,637,325	5,144,764	—	—15,939	42,812	7,808,962	—	7,808,962	—	—	—	7,808,962	3
4	Laurentian Life‡	1,909,147	4,197,183	2,971,899	145,194	1,044,200	10,267,623	75,743	504,493	2,581,160	6,695,584	410,643	10,267,623	4
5	Quebec Health Services	1,926,873	2,277,430	—	424,272	56,214	4,684,789	—	—	4,684,789	—	—	4,684,789	5
6	Seaboard Life	1,250,000	2,104,807	418,721	608,606	34,513	,416,647	—	—	4,416,647	—	—	4,416,647	6
	Totals	7,723,345	31,905,394	3,390,620	1,706,133	1,220,739	45,946,231	84,743	24,313,455	12,635,596	7,949,794	962,643	45,946,231	

Segregated Funds Revenue Account and Reconciliation of Fund for the Year 1981

	Name of Company	Balance Jan. 1/1981	Received from Policy-holders	Transfer from Other Funds	Invest-ment Income	Gain/Loss on Sale of Invest-ment	Increase in Asset Value	Sub-Total	With-drawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/1981	
		$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle	514,132	—	24,996	—	—	—27,093	512,035	337,506	2,319	—	172,210	1
2	Empire Life	19,707,000	2,242,000	2,000	885,000	342,000	—1,725,000	21,453,000	2,639,000	156,000	71,000	18,587,000	2
3	Industrial Life	6,736,302	1,931,969	1,596	450,688	125,931	—1,041,016	8,205,470	351,332	32,158	13,018	7,808,962	3
4	Laurentian Life‡	11,105,638	1,638,516	—490,679	995,710	—338,484	—691,243	12,219,458	1,853,875	123,140	50,563	10,191,880	4
5	Quebec Health Services	3,807,021	784,020	—53,795	359,044	362,533	—544,928	4,713,895	22,145	6,961	—	4,684,789	5
6	Seaboard Life	4,486,451	387,377	—	426,360	31,887	—403,302	4,928,773	443,514	68,612	—	4,416,647	6
	Totals	46,356,544	6,983,882	—515,882	3,116,802	523,867	—4,432,582	52,032,631	5,647,372	389,190	134,581	45,861,488	

‡ Reflects amalgamation of 2 companies in June, 1981

II. OTHER THAN LIFE
Assets, December 31, 1981

	Name of Company	Short Term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents' Balance	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	6,392,403	7,484,343	4,946,397	105,659	—	163,034	—	540,799	19,632,635	1
2	Anglo Canada General Ins. Co.	—	4,370,797	31,383	1,030,612	1,635,343	448,979	8,182	1,229,953	8,755,249	2
3	The Bay City General Ins. Co.	—	7,242,646	1,836,716	—	359,611	980,218	694,940	308,392	11,422,523	3
4	Canadian Great Lakes Casualty & Surety	1,300,860	65,191	18,965	—	99,281	608,513	51,931	204,677	2,349,418	4
5	The Canadian Millers' Mutual Fire	300,000	769,190	166,950	179,427	73,950	61,601	14,095	26,997	1,592,210	5
6	Canadian Universal Ins. Co. Ltd.	10,239,121	61,757,333	1,532,540	—	712,334	4,477,587	3,874,759	15,181,010	97,774,684	6
7	Coachman Insurance Co.	100,000	748,543	325,265	193,750	381,834	76,635	—	76,406	1,902,433	7
8	Colonia General Ins. Co.	—	757,105	—	—	9,082	138,195	—	1,792	936,174	8
9	Commerce & Industry Ins. Co. of Canada	770,835	5,239,202	582,697	—	1,092,780	2,279,157	3,218,706	919,627	14,103,004	9
10	Co-operators Insurance Association	—	115,742,476	107,253,717	52,714,387	8,319,732	—	13,344,054	20,971,189	318,345,555	10
11	Coronation Insurance Co. Ltd.	1,100,000	2,925,619	30,200	—	1,892,216	1,417,264	405,021	90,078	7,860,398	11
12	The Drake Insurance Co. Ltd.	1,491,789	171,546	—	—	1,776,195	171,678	1,552,159	200,070	5,363,437	12
13	Gerling Global General Ins. Co.	980,810	22,478,145	—	3,613,741	1,664,684	4,135,101	126,061	34,802,781*	67,801,323	13
14	Gerling Global Reinsurance Co.	6,557,548	26,182,155	63,669	3,309,103	1,203,277	2,060,960	515,024	804,509*	40,696,245	14
15	Gibraltar General Ins. Co.	—	8,227,172	875,703		3,093,355	3,340,813	826,928	325,388	16,689,359	15
16	The Hong Kong Fire Ins. Co. Ltd.	190,000	403,264	—	—	15,903	—	—	3,172	612,339	16
17	The Loyalist Insurance Co.	—	250,209	—	—	1,270,585	62,292	—	14,697	1,597,783	17
18	Maplex General Ins. Co.	349,309	1,745,579	462,066	—	—	54,648	81,278	74,631	2,767,511	18
19	Mutual of Ottawa — Church Ins.	394,000	520,588	—	—	1,548	—	15,755	19,325	951,216	19
20	North Canadian Ins. Co.	400,000	297,571	—	110,575	32,888	50,268	114	12,783	904,199	20
21	The Northern Frontier Gen. Ins.	644,382	875,535	133,426	—	97,887	1,071,890	—	63,830	2,886,950	21
22	Northern Union Ins. Co. Ltd.	3,989,000	720,000	—	—	—1,342,000	626,000	294,000	4,180,000	8,467,000	22
23	Ontario Motorist Ins. Co.	4,570,121	3,420,226	1,524,884	44,786	669,800	—	—	384,381	10,614,198	23
24	Ontario Mutual Gen. Ins. Co.	—	2,228,195	59,812	510,516	28	812,360	13,973	104,523	3,729,407	24
25	Otter Dorchester Ins. Co. Ltd.	1,000,000	1,305,980	—	170,882	13,368	645,011	350,922	205,064	3,691,227	25
26	Pafco Insurance Co. Ltd.	1,100,000	1,468,013	5,645,371	22,463	1,342,491	254,894	1,276,966	601,624	11,711,822	26
27	Pilot Insurance Co.	32,405,970	39,585,804	21,036,805	2,790,846	4,382,717	10,495,699	—	5,068,596	115,766,437	27
28	Premier Insurance Co.	329,105	196,316	56,825	—	19,796	—	—	226,452	828,494	28
29	The Provident Assurance Company	—	28,909,226	48,180,308	8,715,913	2,890,820	11,157,416	909,919	14,550,578	115,314,180	29
30	The Retail Lumbermen's Mutual Fire	12,592	133,345	—	—	3,266	—	—	487	159,690	30
31	Scottish & York Ins. Co. Ltd.	585,000	18,779,700	4,124,314	—	—	4,958,584	4,017,355	812,064	33,277,017	31
32	Simcoe & Erie Gen. Ins. Co.	9,898,895	23,899,514	4,659,680	2,006,115	6,289,175	14,747,138	3,864,155	1,896,740	67,261,412	32
33	Societa Italiana Assicurazioni Trasporti-SIAT	—	152,900	—	—	147,066	101,686	—	356,369	758,021	33
34	The United Provinces Ins. Co.	5,962,170	20,680,363	1,412,794	876,638	2,447,318	6,053,702	263,070	5,975,346	43,671,401	34
35	Upper Canada Ins. Co.	35,000	308,664	—	—	4,486	59,411	774	15,216	423,551	35
36	York Fire & Casualty Ins. Co.	700,000	925,437	895,760	175,000	226,665	808,247	707	401,967	4,133,783	36
	Totals	91,798,910	410,967,892	205,856,247	76,570,413	40,867,481	72,318,981	35,720,848	110,651,513	1,044,752,285	

* Includes deposits withheld by ceding companies

II. OTHER THAN LIFE (cont'd.)

Liabilities And Surplus For Protection Of Policyholders, December 31, 1981

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment and Contingency Reserves	Surplus for Protection of Policy Holders	Total Liabilities, Surplus and Reserves	Capital Stock Paid In	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	5,035,483	7,350,670	35,526	435,334	1,232,817	14,089,830	—	5,542,805	19,632,635	1,232,214	1
2	Anglo Canada General Ins. Co.	2,152,198	892,176	830,478	157,067	1,162,250*	5,194,169	—	3,561,080	8,755,249	358,938	2
3	The Bay City General Ins. Co.	857,704	2,742,308	2,084,643	44,679	4,117,051*	9,846,385	12,722	1,563,416	11,422,523	306,800	3
4	Canadian Great Lakes Casualty & Surety	351,086	45,910	600,325	194,257	352,130	1,543,708	88,181	717,529	2,349,418	1,750,000	4
5	The Canadian Millers' Mutual Fire	131,812	93,865	32,730	39,103	180,081	477,591	30,570	1,084,049	1,592,210	—	5
6	Canadian Universal Ins. Co. Ltd.	6,900,147	55,199,320	493,796	751,510	23,817,476*	87,162,249	1,131,072	9,481,363	97,774,684	2,000,000	6
7	Coachman Insurance Co.	26,779	270,439	89,302	22,220	484,764	893,504	—	1,008,929	1,902,433	500,000	7
8	Colonia General Ins. Co.	8,954	128,043	—	4,000	359,804*	500,801	79,818	355,555†	936,174	—	8
9	Commerce & Industry Ins. Co. of Canada	1,234,316	1,967,328	3,916,571	131,243	3,258,715*	10,508,173	624,323	2,970,508	14,103,004	1,000,000	9
10	Co-operators Insurance Association	57,069,046	156,489,961	315,626	10,587,414	3,910,846	228,372,893	16,737,526	73,235,136	318,345,555	12,137,750	10
11	Coronation Insurance Co. Ltd.	246,786	622,214	126,235	240,978	4,593,224*	5,829,437	—	2,030,961	7,860,398	1,579,400	11
12	The Drake Insurance Co. Ltd.	103,504	839,156	57,907	3,500	2,539,640*	3,543,707	582,992	1,236,738†	5,363,437	—	12
13	Gerling Global Gen. Ins. Co.	9,954,814	40,090,474	2,126,685	639,192	6,708,671*	59,519,836	—	8,281,487	67,801,323	1,600,000	13
14	Gerling Global Reinsurance Co.	2,236,203	11,265,899	959,010	1,275,713	18,115,887*	33,852,712	14,853	6,828,680	40,696,245	2,290,000	14
15	Gibraltar General Ins. Co.	3,086,587	4,717,798	282,791	332,822	,355,005*	12,775,003	65,104	3,849,252	16,689,359	3,993,000	15
16	The Hong Kong Fire Ins. Co. Ltd.	48,699	275,821	6,397	—	—	330,917	—	281,422†	612,339	—	16
17	The Loyalist Insurance Co.	17,501	375	51,439	28,385	47,497	145,197	—	1,452,586	1,597,783	1,250,000	17
18	Maplex General Ins. Co.	808,901	739,101	20,708	100,714	99,307	1,768,731	—	998,780	2,767,511	755,500	18
19	Mutual of Ottawa-Church Ins.	—	2,383	14	799	132,667	135,863	—	815,353	951,216	—	19
20	North Canadian Ins. Co.	22,870	25,924	50,311	11,482	11,389	121,976	—	782,223	904,199	750,000	20
21	The Northern Frontier Gen. Ins.	417,542	207,994	1,032,713	213,424	214,085	2,085,758	—	801,192	2,886,950	849,700	21
22	Northern Union Ins. Co. Ltd.	1,551,000	1,621,000	1,055,000	294,000	2,633,000*	7,154,000	438,000	875,000	8,467,000	1,500,000	22
23	Ontario Motorist Ins. Co.	3,351,413	4,280,471	1,088,697	80,057	350,924	9,151,562	—	1,462,636	10,614,198	2,007,500	23
24	Ontario Mutual Gen. Ins. Co.	849,479	786,137	192,863	16,578	148,298	1,993,355	4,312	1,731,740	3,729,407	—	24
25	Otter Dorchester Ins. Co. Ltd.	1,483,911	379,592	3,852	157,934	250,104	2,275,393	—	1,415,834	3,691,227	693,915	25
26	Pafco Insurance Co. Ltd.	2,941,626	5,563,806	32,525	378,242	29,167	8,945,366	—	2,766,456	11,711,822	1,700,000	26
27	Pilot Insurance Co.	28,576,894	43,951,206	412,161	3,090,959	3,355,878	79,387,098	558,964	35,820,375	115,766,437	204,500	27
28	Premier Insurance Co.	70,391	68,921	91,808	32,460	185,962	449,542	—	378,952	828,494	53,000	28
29	The Provident Assurance Company	25,834,647	35,784,525	706,366	1,587,699	19,971,242*	83,884,479	338,807	31,090,894	115,314,180	5,500,000	29
30	The Retail Lumbermen's Mutual Fire	—	—	—	750	52,567	53,317	24,665	81,708	159,690	—	30
31	Scottish & York Ins. Co. Ltd.	3,664,091	19,329,976	2,461,082	731,093	3,487,561*	29,673,803	—	3,603,214	33,277,017	250,200	31
32	Simcoe & Erie Gen. Ins. Co.	9,712,571	23,205,347	8,643,393	2,738,015	9,293,221*	53,592,547	1,570,790	12,098,075	67,261,412	7,737,000	32
33	Societa Italiana Assicurazioni Trasporti-SIAT	126,879	625,233	—	8,375	67,367*	1,127,854	2,246,902	—2,616,735†	758,021	—	33
34	The United Provinces Ins. Co.	19,428,157	9,923,133	249,317	327,434	795,286*	30,723,327	1,039,995	11,908,079	43,671,401	750,000	34
35	Upper Canada Ins. Co.	23,100	29,567	42,459	33,245	26,177	154,548	—	269,003	423,551	252,000	35
36	York Fire & Casualty Ins. Co.	890,225	1,830,806	370,452	107,692	419,433	3,618,608	—	515,175	4,133,783	265,800	36
	Totals	189,215,316	431,346,879	28,463,182	24,798,369	117,059,493	790,883,239	25,589,596	228,279,450	1,044,752,285	53,267,217	

* Includes deposits withheld from reinsurers

† Represents only the Canadian Marine Branch Account. Statements for the worldwide operation of the company are in a surplus position.

II. OTHER THAN LIFE (cont'd.)

Profit and Loss Account for the Year Ended December 31, 1981 (concl'd)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Other Income	Total Income	Income Taxes	Losses on Sale of Investment	Other Expenditure	Total Expenditure	Excess of Revenue Over Expenditure	Net Profit for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	2,213,685	148,930	—	2,362,615	—9,500	—	214,404	204,904	2,157,711	564,968	1
2	Anglo Canada General Ins. Co.	666,360	153,300	5,277	824,937	—	—	64,559	64,559	760,378	1,566,569	2
3	The Bay City General Ins. Co.	957,913	51,634	533	1,010,080	122,500	—	—	122,500	887,580	298,898	3
4	Canadian Great Lakes Casualty & Surety	110,018	—	—	110,018	—6,000	—	—	—6,000	116,018	—267,646	4
5	The Canadian Millers' Mutual Fire	141,907	—	6,279	148,186	32,217	—	—	32,217	115,969	120,286	5
6	Canadian Universal Ins. Co. Ltd.	7,649,503	17,261	—	7,666,764	—1,085,000	—	288,249	—796,751	8,463,515	—1,911,113	6
7	Coachman Insurance Co.	276,455	26,820	—	303,275	28,657	—	—	28,657	274,618	86,426	7
8	Colonia General Ins. Co.	15,190	—	7,474	22,664	—	—	—	—	22,664	5,416	8
9	Commerce & Industry Ins. Co. of Canada	931,712	—	50,187	981,899	—	80,228	9,712	89,940	891,959	—749,425	9
10	Co-operators Insurance Association	22,985,253	3,498,237	1,624,984	28,108,474	800,000	—	238,599	1,038,599	27,069,875	10,414,222	10
11	Coronation Insurance Co. Ltd.	475,168	—	—	475,168	34,316	406	105,381	140,103	335,065	59,758	11
12	The Drake Insurance Co. Ltd.	340,706	9,000	—	349,706	—	—	83,860	83,860	265,846	—87,993	12
13	Gerling Global General Ins. Co.	3,509,570	323,222	243,770	4,076,562	1,950,000	—	318,414	2,268,414	1,808,148	1,953,568	13
14	Gerling Global Reinsurance Co.	3,143,202	3,419	—	3,146,621	2,100,000	—	88,165	2,188,165	958,456	1,873,312	14
15	Gibraltar General Ins. Co.	941,959	328,278	8,245	1,278,482	—	—	23,133	23,133	1,255,349	—301,388	15
16	The Hong Kong Fire Ins. Co. Ltd.	52,461	—	—	52,461	—	—	—	—	52,461	40,163	16
17	The Loyalist Insurance Co.	28,295	—	—	28,295	—	—	—	—	28,295	—46,678	17
18	Maplex General Ins. Co.	300,827	—	—	300,827	—	—	24,792	24,792	276,035	22,526	18
19	Mutual of Ottawa-Church Ins.	91,215	—	1,823	93,038	—	629	—	629	92,409	73,212	19
20	North Canadian Ins. Co.	153,123	—	—	153,123	—	—	—	—	153,123	—152,585	20
21	The Northern Frontier General Ins.	171,299	13,998	—	185,297	—	—	—	—	185,297	—16,308	21
22	Northern Union Ins. Co. Ltd.	526,000	—	—	526,000	—	—	—	—	526,000	68,000	22
23	Ontario Motorist Ins. Co.	1,196,792	83,516	814,765	2,095,073	—	—	610,167	610,167	1,484,906	—369,950	23
24	Ontario Mutual Gen. Ins. Co.	200,468	—	874	201,342	—	24,136	4,213	28,349	172,993	—429,209	24
25	Otter Dorchester Ins. Co. Ltd.	193,201	1,480	—	194,681	—	—	15,594	15,594	179,087	105,679	25
26	Pafco Insurance Co. Ltd.	1,097,517	179,818	323,704	1,601,039	463,000	—	—	463,000	1,138,039	1,520,429	26
27	Pilot Insurance Co.	11,150,786	2,346,932	—	13,497,718	6,335,455	—	172,655	6,508,110	6,989,608	9,084,974	27
28	Premier Insurance Co.	76,056	—	—	76,056	—	—	—	—	76,056	6,782	28
29	The Provident Assurance Company	4,576,259	1,250,680	416,519	6,243,458	—	—	160,366	160,366	6,083,092	2,050,249	29
30	The Retail Lumbermen's Mutual Fire	14,252	—	—	14,252	—	—	—	—	14,252	5,648	30
31	Scottish & York Ins. Co. Ltd.	2,457,152	329,858	—	2,787,010	—600,000	—	—	-600,000	3,387,010	—300,581	31
32	Simcoe & Erie General Ins. Co.	4,555,257	106,774	108,499	4,770,530	544,629	—	785,378	1,330,007	3,440,523	848,840	32
33	Societa Italiana Assicurazioni Trasporti-SIAT	26,499	—	—	26,419	—	—	—	—	26,419	—491,213	33
34	The United Provinces Ins. Co.	2,858,603	97,190	245,597	3,201,390	—	—	54,744	54,744	3,146,646	1,569,766	34
35	Upper Canada Ins. Co.	32,246	—	—	32,246	—1,791	—	—	—1,791	34,037	—11,961	35
36	York Fire & Casualty Ins. Co.	283,927	96,220	25,243	405,390	—	—	20,887	20,887	384,503	—458,112	36
	Totals	74,400,756	9,066,567	3,883,773	87,351,096	10,708,483	105,399	3,283,272	14,097,154	73,253,942	26,745,529	

II. OTHER THAN LIFE (cont'd.)
Underwriting Accounts For The Year Ended December 31, 1981

	Name of Company	Net Premiums Writers	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or Loss —	
		$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	14,280,519	14,409,438	11,316,536	2,457,516	2,228,129	16,002,181	—1,592,743	1
2	Anglo Canada General Ins. Co.	4,987,947	4,777,080	2,054,143	819,240	1,097,506	3,970,889	806,191	2
3	The Bay City General Ins. Co.	1,465,270	1,469,463	1,371,786	621,536	64,823	2,058,145	—588,682	3
4	Canadian Great Lakes Casualty & Surety	902,999	626,629	47,455	—118,191	1,081,029	1,010,293	—383,664	4
5	The Canadian Millers' Mutual Fire	129,351	144,073	47,228	—160,206	252,734	139,756	4,317	5
6	Canadian Universal Ins. Co. Ltd.	23,461,399	22,126,386	26,182,172	4,779,623	1,539,219	32,501,014	—10,374,628	6
7	Coachman Insurance Co.	205,393	181,355	212,310	—165,998	323,235	369,547	—188,192	7
8	Colonia General Ins. Co.	204,870	240,119	220,531	31,431	5,405	257,367	—17,248	8
9	Commerce & Industry Ins. Co. of Canada	3,133,833	3,009,936	3,578,337	—1,106,269	2,179,252	4,651,320	—1,641,384	9
10	Co-operators Insurance Association	231,345,679	223,811,790	170,278,812	16,970,354	53,218,277	240,467,443	—16,655,653	10
11	Coronation Insurance Co. Ltd.	590,797	479,995	368,582	—360,797	747,517	755,302	—275,307	11
12	The Drake Insurance Co. Ltd.	689,524	619,202	899,138	55,171	18,732	973,041	—353,839	12
13	Gerling Global General Ins. Co.	38,706,489	39,586,260	26,873,116	6,684,094	5,883,630	39,440,840	145,420	13
14	Gerling Global Reinsurance Co.	34,502,869	34,069,284	23,215,201	9,005,973	933,254	33,154,428	914,856	14
15	Gibraltar General Ins. Co.	8,603,292	7,167,878	4,854,734	—381,830	4,251,711	8,724,615	—1,556,737	15
16	The Hong Kong Fire Ins. Co. Ltd.	334,018	285,319	196,934	63,149	37,534	297,617	—12,298	16
17	The Loyalist Insurance Co.	5,382	—12,119	375	—3,838	66,317	62,854	—74,973	17
18	Maplex General Ins. Co.	2,465,716	2,136,153	1,549,212	292,326	548,124	2,389,662	—253,509	18
19	Mutual of Ottawa-Church Ins.	18,784	18,784	13,319	—48,676	73,338	37,981	—19,197	19
20	North Canadian Ins. Co.	69,848	46,978	34,935	—14,783	332,534	352,686	—305,708	20
21	The Northern Frontier Gen. Ins.	918,461	617,845	525,674	—189,820	483,596	819,450	—201,605	21
22	Northern Union Ins. Co. Ltd.	3,399,000	3,293,000	2,864,000	—250,000	1,137,000	3,751,000	—458,000	22
23	Ontario Motorist Ins. Co.	6,862,895	5,559,021	5,401,952	—532,764	2,544,689	7,413,877	—1,854,856	23
24	Ontario Mutual Gen. Ins. Co.	2,251,326	2,234,729	1,805,310	109,661	921,960	2,836,931	—602,202	24
25	Otter Dorchester Ins. Co. Ltd.	2,609,773	2,111,000	1,255,465	68,519	860,424	2,184,408	—73,408	25
26	Pafco Insurance Co. Ltd.	12,020,291	11,135,460	6,289,652	1,592,304	2,871,114	10,753,070	382,390	26
27	Pilot Insurance Co.	70,258,249	63,607,145	40,637,716	13,386,149	7,487,914	61,511,779	2,095,366	27
28	Premier Insurance Co.	176,046	132,615	133,016	—43,473	112,346	201,889	—69,274	28
29	The Provident Assurance Company	54,513,953	53,380,389	38,033,309	2,592,112	16,787,811	57,413,232	—4,032,843	29
30	The Retail Lumbermen's Mutual Fire	—	—	—	—	8,604	8,604	—8,604	30
31	Scottish & York Ins. Co. Ltd.	12,284,723	11,787,427	15,432,620	—2,925,680	2,968,078	15,475,018	—3,687,591	31
32	Simcoe & Erie Gen. Ins. Co.	26,670,982	25,148,462	21,733,273	609,661	5,397,211	27,740,145	—2,591,683	32
33	Societa Italiana Assicurazioni Trasporti-SIAT	489,844	456,263	931,039	17,860	24,996	973,895	—517,632	33
34	The United Provinces Ins. Co.	25,268,442	22,380,362	17,235,374	74,009	6,647,859	23,957,242	—1,576,880	34
35	Upper Canada Ins. Co.	54,071	54,631	40,179	—56,217	116,667	100,629	—45,998	35
36	York Fire & Casualty Ins. Co.	2,796,775	2,602,969	2,874,710	—167,379	738,253	3,445,584	—842,615	36
	Totals	586,678,810	559,695,321	428,508,145	53,704,767	123,990,822	606,203,734	—46,508,413	

II. OTHER THAN LIFE (concl'd.)
Reconciliation of Surplus For Protection Of Policy Holders

	Name of Company	Balance Jan. 1, 1981	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Share-holders	Other Decreases	Total Decreases	Balance Dec. 31, 1981	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	6,929,506	564,968	—120,000	6,878	451,846	—	406,234	1,432,313	1,838,547	5,542,805	1
2	Anglo Canada General Ins. Co.	2,635,322	1,566,569	—	57,799	1,624,368	—	698,610	—	698,610	3,561,080	2
3	The Bay City General Ins. Co.	1,815,640	298,898	—	37,909	336,807	—	—	589,031	589,031	1,563,416	3
4	Canadian Great Lakes Casualty & Surety	922,433	—	995,000	—	995,000	267,646	—	932,258	1,199,904	717,529	4
5	The Canadian Millers' Mutual Fire	948,560	120,286	—	48,825	169,111	—	—	33,622	33,622	1,084,049	5
6	Canadian Universal Ins. Co. Ltd.	9,511,314	—	—	2,360,792	2,360,792	1,911,113	31,995	447,635	2,390,743	9,481,363	6
7	Coachman Insurance Co.	1,042,031	86,426	—	—	86,426	—	—	119,528	119,528	1,008,929	7
8	Colonia General Ins. Co.	—262,771	5,416	—	835,869	841,285	—	—	222,959	222,959	355,555	8
9	Commerce & Industry Ins. Co. of Canada	2,727,844	—	—	1,127,994	1,127,994	749,425	75,000	60,905	885,330	2,970,508	9
10	Co-operators Insurance Association	66,831,848	10,414,222	—2,014,625	9,492	8,409,089	—	1,518,680	487,121	2,005,801	73,235,136	10
11	Coronation Insurance Co. Ltd.	1,162,958	59,758	800,000	40,245	900,003	—	32,000	—	32,000	2,030,961	11
12	The Drake Insurance Co. Ltd.	—664,429	—	—	1,989,160	1,989,160	87,993	—	—	87,993	1,236,738	12
13	Gerling Global General Ins. Co.	7,276,951	1,953,568	—	—	1,953,568	—	848,000	101,032	949,032	8,281,487	13
14	Gerling Global Reinsurance Co.	5,398,412	1,873,312	—	83,656	1,956,968	—	526,700	—	526,700	6,828,680	14
15	Gibraltar General Ins. Co.	3,688,624	—	450,000	14,717	464,717	301,388	—	2,701	304,089	3,849,252	15
16	The Hong Kong Fire Ins. Co. Ltd.	131,828*	40,163	—	109,903	150,066	—	—	472	472	281,422	16
17	The Loyalist Insurance Co.	—	—	1,250,000	250,000	1,500,000	46,678	—	736	47,414	1,452,586	17
18	Maplex General Ins. Co.	979,017	22,526	500	1,969	24,995	—	—	5,232	5,232	998,780	18
19	Mutual of Ottawa-Church Ins.	707,009	73,212	—	35,132	108,344	—	—	—	—	815,353	19
20	North Canadian Ins. Co.	964,231	—	—	—	—	152,585	—	29,423	182,008	782,223	20
21	The Northern Frontier Gen. Ins.	1,083,747	—	—	—	—	16,308	—	266,247	282,555	801,192	21
22	Northern Union Ins. Co. Ltd.	183,940	68,000	1,000,000	60	1,068,060	—	—	377,000	377,000	875,000	22
23	Ontario Motorist Ins. Co.	793,464	—	1,499,500	—	1,499,500	369,950	—	460,378	830,328	1,462,636	23
24	Ontario Mutual General Ins. Co.	2,160,698	—	—	7,250	7,250	429,209	—	6,999	436,208	1,731,740	24
25	Otter Dorchester Ins. Co. Ltd.	1,270,728	105,679	—	39,427	145,106	—	—	—	—	1,415,834	25
26	Pafco Insurance Co. Ltd.	3,199,391	1,520,429	—	—	1,520,429	—	772,000	1,181,364	1,953,364	2,766,456	26
27	Pilot Insurance Co.	30,295,893	9,084,974	—	—	9,084,974	—	2,985,700	574,792	3,560,492	35,820,375	27
28	Premier Insurance Co.	379,416	6,782	—	—	6,782	—	—	7,246	7,246	378,952	28
29	The Provident Assurance Company	20,526,994†	2,050,249	5,000,000	5,000,000	12,050,249	—	900,000	586,349	1,486,349	31,090,894	29
30	The Retail Lumbermen's Mutual Fire	76,790	5,648	—	—	5,648	—	—	730	730	81,708	30
31	Scottish & York Insurance Co. Ltd.	5,251,608	—	—	—	—	300,581	—	1,347,813	1,648,394	3,603,214	31
32	Simcoe & Erie General Ins. Co.	10,503,081	848,840	2,737,000	—	3,585,840	—	270,000	1,720,846	1,990,846	12,098,075	32
33	Societa Italiana Assicurazioni Trasporti-SIAT	—2,140,492	—	—	85,133	85,133	491,213	—	70,163	561,376	—2,616,735	33
34	The United Provinces Ins. Co.	11,491,212	1,569,766	—	321,252	1,891,018	—	—	1,474,151	1,474,151	11,908,079	34
35	Upper Canada Ins. Co.	283,168	—	—	2,732	2,732	11,961	4,000	936	16,897	269,003	35
36	York Fire & Casualty Ins. Co.	1,007,396	—	—	—	—	458,112	—	34,109	492,221	515,175	36
	Totals	199,113,362	32,339,691	11,597,375	12,466,194	56,403,260	5,594,162	9,068,919	12,574,091	27,237,172	228,279,450	

* 1980 Year-end balance. Transfer from Lombard Insurance Co. Ltd.
† Recommended Business in Ontario in 1981

(B)
FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31, 1981

	Name of Company	Invest-ments	Interest Due and Accrued	Cash on Hand or in Bank	Agents Balances and Premiums Uncol-lected	Amount Due from Reinsurance	Mort-gages	Real Estate	Other Assets	Deduct Assets not Admitted	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	960,344	31,144	80,423	127,914	34,040	—	—	7,934	7,934	1,233,865	1
2	Amherst Island	85,964	2,750	3,817	799	—	—	—	1,031	1,081	93,280	2
3	Ayr	2,086,765	52,310	66,248	58,285	11,519	—	43,404	—	21,342	2,297,189	3
4	Bay of Quinte	2,433,279	61,781	128,996	113,095	14,855	—	168,488	29,859	31,904	2,918,449	4
5	Bertie & Clinton	2,709,848	58,881	280,673	11,072	29,056	—	64,870	17,415	11,672	3,160,143	5
6	Blanshard	1,027,689	37,832	42,347	9,004	34,482	—	—	4,885	5,570	1,150,669	6
7	Brant	1,612,371	39,620	231,639	38,312	1,400	70,000	42,332	17,010	30,835	2,021,849	7
8	Caradoc	973,085	27,428	103,400	716	1,521	—	—	—	—	1,106,150	8
9	Cayuga	1,188,666	36,559	218,680	13,481	31,463	—	161,452	13,013	18,428	1,644,886	9
10	Culross	649,774	18,363	71,079	25,022	204	—	—	3,852	3,852	764,442	10
11	Downie	1,601,298	62,829	55,250	6,055	27,971	—	28,210	5,874	6,324	1,781,163	11
12	Dufferin	2,151,063	75,280	270,600	164,030	15,555	—	57,615	47,617	10,157	2,771,603	12
13	Dumfries	1,787,541	43,841	59,531	12,076	3,652	—	111,827	16,162	19,966	2,014,664	13
14	East Williams	787,154	30,769	151,501	22,958	47,428	—	—	7,979	6,326	1,041,463	14
15	Ekfrid	947,862	42,506	27,680	6,159	592	—	9,385	869	1,266	1,033,787	15
16	Elma Farmers'	1,259,085	41,189	102,298	36,814	23,582	—	11,899	30,078	35,979	1,468,966	16
17	Erie	1,796,730	47,146	228,456	33,587	33,275	—	—	—	3,960	2,135,234	17
18	Farmers' (Lindsay)	8,699,424	187,700	103,653	743,726	—	—	199,547	49,396	56,276	9,927,170	18
19	Formosa	2,919,279	85,751	220,910	183,820	8,702	—	88,645	141,840	98,488	3,550,459	19
20	Germania	1,561,015	62,719	232,179	56,334	120	—	—	—	—	1,912,367	20
21	Glengarry	1,916,507	47,122	54,711	4,849	90,092	—	113,924	—	—	2,227,205	21
22	Grenville Patron	3,488,313	99,966	88,849	136,345	5,252	—	24,267	3,000	10,167	3,835,825	22
23	Grey & Bruce	1,234,383	62,720	75,602	54,511	15,695	—	8,215	11,226	15,829	1,446,523	23
24	Halwell	2,045,867	54,724	166,886	197,023	9,245	40,000	227,577	19,883	34,869	2,726,336	24
25	Hamilton Township	3,196,000	176,272	271,681	343,818	15,622	—	335,497	28,953	37,942	4,329,901	25
26	Hay Township	2,031,232	59,008	135,028	10,090	26,879	—	186,975	26,352	33,032	2,442,532	26
27	Howard	3,273,869	118,805	121,708	12,794	62,933	—	113,833	23,514	25,662	3,701,794	27
28	Howick	2,379,382	75,195	149,268	182,242	39,608	—	119,073	47,924	4,227	2,988,465	28
29	Kent & Essex	6,052,854	158,959	284,077	—	34,249	—	33,000	4,458	3,500	6,564,097	29
30	Lambton	4,476,652	148,670	156,105	51,234	—	—	31,060	32,735	34,859	4,861,597	30
31	Lanmark County	3,646,144	76,856	280,519	674,302	125,631	—	211,315	89,041	89,442	5,014,366	31
32	Lennox and Addington	369,559	26,488	838,502	81,694	25,096	—	58,175	3,727	43,409	1,359,832	32
33	Lobo	364,719	15,322	223,682	4,762	2,916	—	—	—	1,689	609,712	33
34	London Township	1,395,303	38,182	71,798	18,444	794	—	—	—	225	1,524,296	34
35	McGillivray	653,072	30,577	74,202	58,889	2,208	—	—	1,013	1,013	818,948	35
36	McKillop	1,434,885	65,642	54,938	3,070	2,482	—	116,440	—	969	1,676,488	36
37	Norfolk	326,880	6,785	111,104	120,405	104,648	—	64,299	12,820	18,681	728,260	37
38	North Blenheim	1,710,148	45,410	60,831	2,569	3,802	—	25,252	3,066	1,999	1,849,079	38
39	North Kent	2,119,342	69,500	68,289	27,591	9,099	—	116,374	18,373	26,031	2,402,537	39
40	Oxford	2,368,002	58,778	202,967	157,293	20,353	14,392	229,618	90,949	36,760	3,105,592	40
41	Peel	4,871,662	124,706	—704	69,964	35,966	—	152,632	141,696	123,504	5,272,418	41
42	Peel and Maryborough	1,308,353	40,998	43,133	203,865	51,905	43,171	86,568	131,101	16,285	1,892,809	42
43	Prescott	442,363	9,784	12,745	149,241	449,231	—	58,684	18,766	17,351	1,123,463	43

44	South Easthope	2,401,054	51,043	111,849	66,941	68,891	—	10,634	61,062	378	2,771,096	44
45	Townsend	763,532	22,336	79,269	1,454	57,880	—	—	12,425	13,152	923,744	45
46	Usborne and Hibbert	3,482,824	105,208	440,380	10,793	—	—	31,075	29,438	5,137	4,094,581	46
47	Wabisa	1,718,329	82,533	76,575	37,522	3,050	—	33,526	9,760	20,697	1,940,598	47
48	West Elgin	2,232,661	55,171	52,255	43,142	31,815	—	76,665	128,517	68,863	2,551,363	48
49	West Wawanosh	2,830,374	109,673	198,410	123,712	16,759	—	211,190	—	6,871	3,483,247	49
50	Westminster	606,721	27,681	54,598	15,451	3,429	—	55,523	—	2,213	761,190	50
51	Yarmouth	889,128	18,548	145,343	9,209	3,206	—	—	—	4,038	1,061,396	51
	Totals	103,268,350	3,129,060	7,383,960	4,536,478	1,638,153	167,563	3,719,065	1,344,613	1,070,154	124,117,088	
	OTHER											
	Farm Mutual Reins. Plan	14,921,975	394,084	780,434	2,299,204	369,462	—	416,966	85,604	21,848	19,245,881	
		118,190,325	3,523,144	8,164,394	6,835,682	2,007,615	167,563	4,136,031	1,430,217	1,092,002	143,362,969	

FARMERS' MUTUAL INSURANCE CORPORATION (cont.'d)
Liabilities and Surplus, December 31, 1981

	Name of Company	Provision for Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscel-laneous Liabilities	Provision for Refund from Surplus	Total Liabilities	Surplus	Total Liabilities & Surplus	
		$	$	$	$	$	$	$	$	
1	Algoma	71,883	189,023	50,023	2,478	—	313,407	920,458	1,233,865	1
2	Amherst Island	—	13,063	2,594	—	—	15,657	77,623	93,280	2
3	Ayr	67,805	268,975	37,045	5,484	—	379,309	1,917,880	2,297,189	3
4	Bay of Quinte	76,333	542,459	27,180	13,819	—	659,791	2,258,658	2,918,449	4
5	Bertie & Clinton	147,540	574,722	17,665	9,582	—	749,509	2,410,634	3,160,143	5
6	Blanshard	10,000	114,893	—	2,962	—	127,855	1,022,814	1,150,669	6
7	Brant	18,779	170,534	5,190	3,245	—	197,748	1,824,101	2,021,849	7
8	Caradoc	4,495	89,862	5,029	—	—	99,386	1,006,764	1,106,150	8
9	Cayuga	52,606	211,326	9,214	5,874	—	279,020	1,365,866	1,644,886	9
10	Culross	31,323	93,782	3,200	10,987	—	139,292	625,150	764,442	10
11	Downie	3,650	185,985	1,690	580	—	191,905	1,589,258	1,781,163	11
12	Dufferin	177,336	460,056	244,058	—	—	881,450	1,890,153	2,771,603	12
13	Dumfries	35,781	202,218	26,250	—	—	264,249	1,750,415	2,014,664	13
14	East Williams	31,557	171,373	8,003	2,579	—	213,512	827,951	1,041,463	14
15	Ekfrid	2,783	118,920	62,961	—	—	184,664	849,123	1,033,787	15
16	Elma	61,631	285,554	67,956	1,537	—	416,678	1,052,288	1,468,966	16
17	Erie	94,718	229,824	57,439	1,503	—	383,484	1,751,750	2,135,234	17
18	Farmers' (Lindsay)	520,706	2,396,528	267,630	162,735	—	3,347,599	6,579,571	9,927,170	18
19	Formosa	56,359	672,722	40,148	—	—	769,229	2,781,230	3,550,459	19
20	Germania	9,982	212,406	90,078	—	—	312,466	1,599,901	1,912,367	20
21	Glengary	22,410	733,228	27,903	1,468	—	785,009	1,442,196	2,227,205	21
22	Grenville Patron	117,087	877,676	56,714	22,885	—	1,074,362	2,761,463	3,835,825	22
23	Grey & Bruce	63,156	190,409	19,786	—	—	273,351	1,173,172	1,446,523	23
24	Halwell	203,570	491,345	35,867	—	—	730,782	1,995,554	2,726,336	24
25	Hamilton Township	23,199	1,393,403	104,298	10,889	—	1,531,789	2,798,112	4,329,901	25
26	Hay Township	154,150	510,930	47,799	2,207	—	715,086	1,727,446	2,442,532	26
27	Howard	69,607	329,486	32,628	—	—	431,721	3,270,073	3,701,794	27
28	Howick	127,749	515,568	191,456	—	—	834,773	2,153,692	2,988,465	28
29	Kent & Essex	222,513	1,146,565	248,203	61	—	1,617,342	4,946,755	6,564,097	29
30	Lambton	185,761	817,150	78,562	168,002	—	1,249,475	3,612,122	4,861,597	30
31	Lanark County	650,120	1,540,264	102,705	444	—	2,293,533	2,720,833	5,014,366	31
32	Lennox and Addington	32,709	364,737	4,600	4,242	—	406,288	953,544	1,359,832	32
33	Lobo Mutual Fire	2,708	154,220	3,794	—	—	160,722	448,990	609,712	33
34	London Township	48,270	253,136	14,039	1,190	—	316,635	1,207,661	1,524,296	34
35	McGillivray	36,300	180,882	2,472	4,982	—	224,636	594,312	818,948	35
36	McKillop	12,207	157,159	56,177	242	—	225,785	1,450,703	1,676,488	36
37	Norfolk	54,810	177,103	26,999	20,475	—	279,387	448,873	728,260	37
38	North Blenheim Farmers'	50,432	212,069	11,272	474	—	274,247	1,574,832	1,849,079	38
39	North Kent	52,504	352,250	14,309	105	—	419,168	1,983,369	2,402,537	39
40	Oxford	204,702	512,681	46,893	12,513	—	776,789	2,328,803	3,105,592	40
41	Peel	112,520	746,930	49,409	27,536	—	936,395	4,336,023	5,272,418	41
42	Peel and Maryborough	39,508	477,116	67,589	—	—	584,213	1,308,596	1,892,809	42
43	Prescott	462,237	208,798	61,455	—	—	732,490	390,973	1,123,463	43
44	South Easthope	74,926	416,962	27,248	52,709	—	571,845	2,199,251	2,771,096	44

45	Townsend	11,374	127,148	251	3,389	—	142,162	781,582	923,744	45
46	Usborne and Hibbert	60,000	435,112	7,065	5,805	—	507,982	3,586,599	4,094,581	46
47	Wabisa	26,414	226,060	19,614	7,382	46,000	325,470	1,615,128	1,940,598	47
48	West Elgin	51,376	357,035	21,974	9,752	—	440,137	2,111,226	2,551,363	48
49	West Wawanosh	105,240	416,382	48,948	—	—	570,570	2,912,677	3,483,247	49
50	Westminster	6,630	87,019	8,617	1,178	—	103,444	657,746	761,190	50
51	Yarmouth	4,137	118,887	3,790	2,124	—	128,938	932,458	1,061,396	51
	Totals	4,763,593	21,731,935	2,465,789	583,419	46,000	29,590,736	94,526,352	124,117,088	
	OTHER									
	Farm Mutual Reins. Plan	5,309,454	2,979,048	7,181	1,407,796	—	9,703,479	9,542,402	19,245,881	
		10,073,047	24,710,983	2,472,970	1,991,215	46,000	39,294,215	104,068,754	143,362,969	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Gain and Loss and Surplus Accounts for the Year Ended December 31, 1981

	Short Name of Company	Net Premiums Earned	Total Claims and Expenses	Under-writing Gain or Loss	Other Revenue or Expendi-tures	Net Gain or Loss for the Year	Surplus at Beginning of Year	Surplus Adjust-ments 1981	Surplus at End of Year	Ratio: U/E Prem. @ 100% to Surplus	Ratio: Net Prem. Written to Surplus	
		$	$	$	$	$	$	$	$			
1	Algoma Mutual	385,953	361,945	24,008	200,612	224,620	699,231	—3,393	920,458	.26:1	.44:1	1
2	Amherst Island	12,978	9,835	3,143	7,614	10,757	66,569	297	77,623	.21:1	.15:1	2
3	Ayr	568,155	335,137	233,018	305,129	538,147	1,385,553	—5,820	1,917,880	.18:1	.32:1	3
4	Bay of Quinte	1,171,446	1,136,946	34,500	422,384	456,884	1,803,563	—1,789	2,258,658	.30:1	.55:1	4
5	Bertie & Clinton	814,234	619,455	194,779	336,403	531,182	1,874,382	5,070	2,410,634	.30:1	.35:1	5
6	Blanshard	266,665	90,001	176,664	114,764	291,428	724,161	7,225	1,022,814	.14:1	.28:1	6
7	Brant	386,846	238,272	148,574	242,910	391,484	1,434,364	—1,747	1,824,101	.12:1	.22:1	7
8	Caradoc	193,846	85,376	108,470	141,171	249,641	756,855	268	1,006,764	.11:1	.20:1	8
9	Cayuga	456,990	262,046	194,944	192,403	387,347	978,915	—396	1,365,866	.19:1	.35:1	9
10	Culross	190,134	170,773	19,361	73,079	92,440	511,573	21,137	625,150	.19:1	.31:1	10
11	Downie	425,794	197,893	227,901	179,569	407,470	1,180,417	1,371	1,589,258	.15:1	.28:1	11
12	Dufferin	965,468	864,883	100,585	253,145	353,730	1,539,270	—2,847	1,890,153	.30:1	.54:1	12
13	Dumfries	448,830	311,268	137,562	249,297	386,859	1,363,777	—221	1,750,415	.14:1	.28:1	13
14	East Williams	292,364	248,497	43,867	111,190	155,057	665,995	6,899	827,951	.26:1	.35:1	14
15	Ekfrid	246,713	212,145	34,568	105,334	139,902	709,221	—	849,123	.18:1	.30:1	15
16	Elma	566,544	530,821	35,723	143,404	179,127	882,390	—9,229	1,052,288	.34:1	.61:1	16
17	Erie	476,815	284,647	192,168	274,067	466,235	1,289,236	—3,721	1,751,750	.16:1	.28:1	17
18	Farmers' (Lindsay)	4,394,338	4,116,572	277,766	1,303,038	1,580,804	5,014,208	—15,441	6,579,571	.46:1	.79:1	18
19	Formosa	1,471,310	1,169,108	302,202	498,982	801,184	2,023,835	—43,789	2,781,230	.30:1	.55:1	19
20	Germania	350,617	373,196	—22,579	235,269	212,690	1,386,843	368	1,599,901	.17:1	.23:1	20
21	Glengarry	1,192,250	1,407,233	—214,983	238,904	23,921	1,418,275	—	1,442,196	.64:1	.86:1	21
22	Grenville Patron	1,705,424	1,521,084	184,340	373,840	558,180	2,208,057	—4,774	2,761,463	.40:1	.64:1	22
23	Grey & Bruce Mutual	382,620	388,032	—5,412	196,885	191,473	985,773	—4,074	1,173,172	.20:1	.33:1	23
24	Halwell	948,135	935,688	12,447	352,193	364,640	1,640,816	—9,902	1,995,554	.31:1	.51:1	24
25	Hamilton Township	1,775,024	1,985,071	—210,047	594,765	384,718	2,423,762	—10,368	2,798,112	.62:1	.67:1	25
26	Hay Township	877,997	793,289	84,708	221,696	306,404	1,425,466	—4,424	1,727,446	.37:1	.56:1	26
27	Howard	731,882	616,829	115,053	462,096	577,149	2,687,776	5,148	3,270,073	.13:1	.24:1	27
28	Howick	1,112,132	1,146,956	—34,824	281,527	246,703	1,907,208	—219	2,153,692	.30:1	.54:1	28
29	Kent & Essex	1,393,541	1,758,554	—365,013	810,365	445,352	4,501,403	—	4,946,755	.29:1	.26:1	29
30	Lambton	1,556,927	1,509,162	47,765	658,740	706,505	2,897,883	7,734	3,612,122	.28:1	.43:1	30
31	Lanark County	3,300,989	3,180,149	120,840	850,690	971,530	1,769,256	—19,953	2,720,833	.71:1	1.24:1	31
32	Lennox and Addington	728,526	683,116	45,410	267,011	312,421	670,045	—28,922	953,544	.48:1	.80:1	32
33	Lobo	147,905	148,223	—318	70,476	70,158	367,314	11,518	448,990	.43:1	.32:1	33
34	London Township	357,552	300,915	56,637	177,208	233,845	954,479	19,337	1,207,661	.26:1	.29:1	34
35	McGillivray	310,494	251,670	58,824	120,990	179,814	413,848	650	594,312	.38:1	.54:1	35
36	McKillop	309,351	368,605	—59,254	205,706	146,452	1,303,560	691	1,450,703	.14:1	.22:1	36
37	Norfolk	332,372	354,562	—22,190	96,677	74,487	381,058	—6,672	448,873	.47:1	.88:1	37
38	North Blenheim Farmers'	454,035	393,965	60,070	188,130	248,200	1,326,380	252	1,574,832	.17:1	.30:1	38
39	North Kent	527,528	409,775	117,753	285,122	402,875	1,586,573	—6,079	1,983,369	.22:1	.29:1	39
40	Oxford	1,162,504	1,027,811	134,693	382,654	517,347	1,811,875	—419	2,328,803	.28:1	.52:1	40
41	Peel	1,456,940	1,293,566	163,374	672,957	836,331	3,544,886	—45,194	4,336,023	.22:1	.33:1	41
42	Peel and Maryborough	1,061,560	1,260,927	—199,367	152,689	—46,678	1,329,718	25,556	1,308,596	.46:1	.87:1	42
43	Prescott	409,380	436,947	—27,567	51,616	24,049	370,911	—3,987	390,973	.67:1	1.19:1	43
44	South Easthope	971,198	553,825	417,373	266,686	684,059	1,515,072	120	2,199,251	.24:1	.47:1	44

45	Townsend	209,170	256,995	—47,825	100,181	52,356	733,673	—4,447	781,582	.20:1	.25:1	45
46	Usborne and Hibbert	850,677	547,192	303,485	429,949	733,434	2,853,900	—735	3,586,599	.15:1	.24:1	46
47	Wabisa	473,977	308,703	165,274	216,427	381,701	1,284,665	—51,238	1,615,128	.17:1	.32:1	47
48	West Elgin	795,704	565,905	229,799	337,088	566,887	1,558,274	—13,935	2,111,226	.21:1	.40:1	48
49	West Wawanosh	890,419	755,533	134,886	437,876	572,762	2,344,006	—4,091	2,912,677	.18:1	.32:1	49
50	Westminster	168,479	156,244	12,235	75,422	87,657	571,176	—1,087	657,746	.17:1	.28:1	50
51	Yarmouth	170,016	138,938	31,078	131,321	162,399	764,788	5,271	932,458	.16:1	.20:1	51
	Totals	40,850,748	37,074,280	3,776,468	15,097,651	18,874,119	75,842,234	—190,001	94,526,352	.29:1	.46:1	
	OTHER Farm Mutual Reins. Plan	7,228,734	8,821,065	—1,592,331	1,628,280	35,949	9,502,140	4,313	9,542,402	.39:1	.83:1	
		48,079,482	45,895,345	2,184,137	16,725,931	18,910,068	85,344,374	—185,688	104,068,754	—	—	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Claims and Expenses for the Year Ended December 31, 1981

	Short Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees, and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	741,945	526,783	215,162	11,233	226,395	65,922	55,435	65	14,128	361,945	1
2	Amherst	583	—	583	1,132	1,715	1,557	3,981	46	2,536	9,835	2
3	Ayr	322,496	116,993	205,503	4,919	210,422	—17,430	99,942	944	41,259	335,137	3
4	Bay of Quinte	706,043	19,625	686,418	29,170	715,588	211,598	119,413	25,890	64,457	1,136,946	4
5	Bertie & Clinton	450,162	67,884	382,278	10,581	392,859	98,519	83,155	2,721	42,201	619,455	5
6	Blanshard	41,960	2,216	39,744	2,123	41,867	—6,928	46,357	161	8,544	90,001	6
7	Brant	80,299	—609	80,908	283	81,191	11,089	101,786	22,498	21,708	238,272	7
8	Caradoc	35,808	3,688	32,120	1,821	33,941	15,076	27,894	468	7,997	85,376	8
9	Cayuga	158,523	30,953	127,570	4,938	132,508	35,900	59,920	6,254	27,464	262,046	
10	Culross	102,793	1,139	101,654	2,772	104,426	37,139	22,396	32	6,780	170,773	10
11	Downie	121,622	14,370	107,252	4,635	111,887	27,119	45,309	—274	13,852	197,893	11
12	Dufferin	1,203,745	740,773	462,972	22,039	485,011	166,173	120,046	14,035	79,618	864,883	12
13	Dumfries	253,055	88,147	164,908	—2,452	162,456	7,493	86,857	24,937	29,525	311,268	13
14	East Williams	276,491	103,449	173,042	3,155	176,197	44,675	17,926	—444	10,143	248,497	14
15	Ekfrid	256,022	117,122	138,900	1,899	140,799	38,953	20,449	1,075	10,869	212,145	15
16	Elma Farmers'	532,007	241,482	290,525	6,151	296,676	91,481	96,080	813	45,771	530,821	16
17	Erie	282,180	127,408	154,772	4,852	159,624	33,006	46,827	16,374	28,816	284,647	17
18	Farmers' (Lindsay)	2,649,857	310,085	2,339,772	105,219	2,444,991	1,042,660	373,618	44,577	210,726	4,116,572	18
19	Formosa	682,026	76,639	605,387	37,624	643,011	281,644	123,302	50,484	70,667	1,169,108	19
20	Germania	407,856	145,405	262,451	4,684	267,135	66,387	26,023	1,354	12,297	373,196	20
21	Glengarry	1,409,754	417,525	992,229	43,659	1,035,888	263,592	72,723	129	34,901	1,407,233	21
22	Grenville Patron	829,775	—77,833	907,608	36,894	944,502	358,616	116,339	37,538	64,089	1,521,084	22
23	Grey & Bruce	263,923	19,785	244,138	5,509	249,647	54,510	64,842	220	18,813	388,032	23
24	Halwell	536,615	20,181	516,434	22,743	539,177	193,100	122,579	13,124	67,708	935,688	24
25	Hamilton Township	1,451,722	80,824	1,370,898	30,823	1,401,721	346,154	142,098	293	94,805	1,985,071	25
26	Hay Township	717,185	208,246	508,939	19,072	528,011	93,034	112,260	3,181	56,803	793,289	26
27	Howard	472,698	100,901	371,797	8,221	380,018	85,524	107,344	2,621	41,322	616,829	27
28	Howick	1,066,232	309,594	756,638	15,533	772,171	216,389	85,195	4,965	68,236	1,146,956	28
29	Kent & Essex	1,499,874	313,678	1,186,196	87,054	1,273,250	316,529	105,737	3,535	59,503	1,758,554	29
30	Lambton Mutual	1,191,034	169,772	1,021,262	45,023	1,066,285	238,224	142,344	10,323	51,986	1,509,162	30
31	Lanark County	2,325,804	336,374	1,989,430	137,182	2,126,612	606,385	267,499	48,448	131,205	3,180,149	31
32	Lennox and Addington	440,437	20,730	419,707	20,496	440,203	154,129	58,941	3,476	26,367	683,116	32
33	Lobo	131,603	51,914	79,689	1,795	81,484	27,821	32,034	—8	6,892	148,223	33
34	London Township	349,292	154,510	194,782	2,928	197,710	40,292	36,286	784	25,843	300,915	34
35	McGillivray	199,386	41,697	157,689	2,547	160,236	58,854	24,675	—	7,905	251,670	35
36	McKillop	329,269	62,812	266,457	3,495	269,952	34,608	36,996	285	26,764	368,605	36
37	Norfolk	459,796	257,611	202,185	17,025	219,210	33,615	62,351	4,968	34,418	354,562	37
38	North Blenheim Farmers'	309,252	48,478	260,774	2,427	263,201	53,298	54,015	661	22,790	393,965	38
39	North Kent	249,811	19,598	230,213	11,629	241,842	72,772	62,877	1,724	30,560	409,775	39
40	Oxford	862,836	309,252	553,584	44,287	597,871	172,250	180,510	4,043	73,137	1,027,811	40
41	Peel	865,642	221,901	643,741	42,679	686,420	272,723	230,304	8,627	95,492	1,293,566	41
42	Peel and Maryborough	1,351,972	582,375	769,597	23,527	793,124	167,628	172,654	1,816	125,705	1,260,927	42
43	Prescott	983,914	718,416	265,498	8,427	273,925	47,301	74,935	6,255	34,531	436,947	43
44	South Easthope	260,942	46,359	214,583	24,306	238,889	125,285	127,566	875	61,210	553,825	44

45	Townsend	330,138	156,755	173,383	1,177	174,560	27,881	36,222	616	17,716	256,995	45
46	Usborne and Hibbert	175,474	—228,057	403,531	15,321	418,852	61,613	47,669	736	18,322	547,192	46
47	Wabisa	254,505	108,379	146,126	5,816	151,942	62,219	63,009	331	31,202	308,703	47
48	West Elgin	460,819	154,673	306,146	9,304	315,450	87,636	107,555	6,029	49,235	565,905	48
49	West Wawanosh	642,418	92,458	549,960	11,603	561,563	83,866	66,601	675	42,828	755,533	49
50	Westminster	262,853	169,082	93,771	1,130	94,901	11,593	35,436	127	14,187	156,244	50
51	Yarmouth	92,934	—	92,934	1,592	94,526	5,632	21,724	164	16,892	138,938	51
	Totals	30,083,382	7,621,542	22,461,840	960,002	23,421,842	6,625,106	4,448,036	378,571	2,200,725	37,074,280	
	OTHER Farm Mutual Reins. Plan	8,284,202	1,101,841	7,182,361	—	7,182,361	1,299,820	274,602	—	64,282	8,821,065	
		38,367,584	8,723,383	29,644,201	960,002	30,604,203	7,924,926	4,722,638	378,571	2,265,007	45,895,345	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Premiums Written & Reinsurance Ceded for the Year Ended December 31, 1981

	Short Name of Company	Gross Premium Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Auto-mobile	Liability (Public)	Crop Hail	Total	Property	Auto-mobile	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	438,612	237,888	25,591	—	702,091	71,095	204,074	22,147	—	404,775	385,953	1
2	Amherst Island	14,951	—	535	—	15,486	3,198	—	362	—	11,926	12,978	2
3	Ayr	630,513	156,963	51,308	—	838,784	61,561	127,352	37,817	—	612,054	568,155	3
4	Bay of Quinte	1,297,943	43,926	86,213	—	1,428,082	71,887	32,324	62,902	—	1,260,969	1,171,446	4
5	Bertie & Clinton	883,852	62,436	78,657	—	1,024,945	54,976	53,633	67,776	—	848,560	814,234	5
6	Blanshard	271,226	50,392	20,359	—	341,977	6,907	37,412	10,908	—	286,750	266,665	6
7	Brant	423,867	—	25,839	—	449,706	31,172	—	11,003	—	407,531	386,846	7
8	Caradoc	218,062	—	11,601	—	229,663	19,025	—	9,915	—	200,723	193,846	8
9	Cayuga	483,642	89,262	32,508	—	605,412	29,980	70,636	25,975	—	478,821	456,990	9
10	Culross	228,144	—	10,068	—	238,212	34,560	—	8,700	—	194,952	190,134	10
11	Downie	457,874	—	23,574	—	481,448	17,418	—	16,100	—	447,930	425,794	11
12	Dufferin	1,098,536	288,220	67,623	—	1,454,379	150,365	237,492	54,630	—	1,011,892	965,468	12
13	Dumfries	481,336	56,251	29,937	—	567,524	37,242	35,101	8,962	—	486,219	448,830	13
14	East Williams	344,650	—	17,246	—	361,896	56,727	—	13,877	—	291,292	292,364	14
15	Ekfrid	300,964	—	18,378	—	319,342	49,633	—	15,862	—	253,847	246,713	15
16	Elma Farmers'	645,339	326,586	48,050	—	1,019,975	99,166	35,201	241,836	—	643,772	566,544	16
17	Erie	556,104	124,475	42,082	—	722,661	88,976	100,660	34,153	—	498,872	476,815	17
18	Farmers' (Lindsay)	3,725,328	1,511,187	308,196	—	5,544,711	181,976	152,430	(7,703)	—	5,218,008	4,394,338	18
19	Formosa	1,615,356	—	101,467	—	1,716,823	99,251	—	78,545	—	1,539,027	1,471,310	19
20	Germania Farmers'	477,280	—	20,099	—	497,379	113,920	—	17,369	—	366,090	350,617	20
21	Glengarry	1,387,121	—	84,704	—	1,471,825	161,787	—	75,733	—	1,234,305	1,192,250	21
22	Grenville Patron	1,800,338	55,042	125,261	—	1,980,641	164,058	29,219	17,390	—	1,769,974	1,705,424	22
23	Grey & Bruce	419,907	—	24,413	—	444,320	43,647	—	14,259	—	386,414	382,620	23
24	Halwell	1,130,353	—	92,594	—	1,222,947	118,672	—	80,236	—	1,024,039	948,135	24
25	Hamilton Township	1,959,261	70,882	150,476	—	2,180,619	100,929	60,888	130,414	—	1,888,388	1,775,024	25
26	Hay Township	955,820	324,732	62,581	—	1,343,133	117,752	221,238	33,338	—	970,805	877,997	26
27	Howard	791,847	106,460	54,865	—	953,172	57,103	82,973	42,570	—	770,526	731,882	27
28	Howick	1,257,489	—	89,029	—	1,346,518	109,233	—	74,439	—	1,162,846	1,112,132	28
29	Kent & Essex	1,593,915	—	128,855	—	1,722,770	318,528	—	106,210	—	1,298,032	1,393,541	29
30	Lambton	1,606,665	302,022	119,452	—	2,028,139	146,895	245,386	75,618	—	1,560,240	1,556,927	30
31	Lanark County	3,620,692	315,656	233,704	—	4,170,052	333,841	271,123	202,077	—	3,363,011	3,300,989	31
32	Lennox and Addington	805,146	—	68,434	—	873,580	50,674	—	60,481	—	762,425	728,526	32
33	Lobo	180,312	—	11,852	—	192,164	37,109	—	9,664	—	145,391	147,905	33
34	London Township	426,977	40,216	28,684	—	495,877	82,902	34,500	24,798	—	353,677	357,552	34
35	McGillivray	341,641	25,794	17,496	—	384,931	33,514	18,863	12,500	—	320,054	310,494	35
36	McKillop	406,986	—	20,083	—	427,069	89,657	—	16,451	—	320,961	309,351	36
37	Norfolk	586,212	191,316	56,636	48,804	882,968	247,842	166,083	49,531	25,866	393,646	332,372	37
38	North Blenheim	531,504	59,066	31,458	—	622,028	78,425	44,277	23,181	—	476,145	454,035	38
39	North Kent	567,441	89,017	54,181	—	710,639	33,987	65,956	30,391	—	580,305	527,528	39
40	Oxford	1,163,686	252,082	90,650	—	1,506,418	113,444	135,709	49,743	—	1,207,522	1,162,504	40
41	Peel	1,471,303	128,802	99,054	—	1,699,159	96,905	107,777	48,984	—	1,445,493	1,456,940	41
42	Peel and Maryborough	1,163,957	417,537	60,627	—	1,642,121	97,805	359,064	51,911	—	1,133,341	1,061,560	42
43	Prescott	849,629	47,555	52,506	—	949,690	399,175	40,870	45,360	—	464,285	409,380	43
44	South Easthope	1,007,730	284,869	73,277	—	1,365,876	72,671	211,841	54,530	—	1,026,834	971,198	44
45	Townsend	233,163	—	19,393	—	252,556	40,651	—	17,117	—	194,788	209,170	45

46	Usborne and Hibbert	942,122	—	51,540	—	993,662	85,674	—	30,122	—	877,866	850,677	46
47	Wabisa	508,855	153,542	34,262	—	696,659	58,184	113,363	8,306	—	516,806	473,977	47
48	West Elgin	835,247	174,616	42,115	42,552	1,094,530	57,906	142,507	34,504	22,553	837,060	795,704	48
49	West Wawanosh	973,974	114,249	51,789	—	1,140,012	81,301	86,573	26,672	—	945,466	890,419	49
50	Westminster	205,840	55,755	14,452	—	276,047	32,172	48,052	12,376	—	183,447	168,479	50
51	Yarmouth	203,734	—	9,235	—	212,969	16,610	—	7,126	—	189,233	170,016	51
	Totals	44,522,446	6,156,796	3,072,989	91,356	53,843,587	4,758,088	3,572,577	2,197,168	48,419	43,267,335	40,850,748	
	OTHER Farm Mutual Reins. Plan	5,393,447	3,609,908	2,006,784	41,212	11,051,351	2,061,641	628,611	421,820	5,481	7,933,798	7,228,734	
		49,915,893	9,766,704	5,079,773	132,568	64,894,938	6,819,729	4,201,188	2,618,988	53,900	51,201,133	48,079,482	

FARMERS' MUTUAL INSURANCE CORPORATIONS (concl'd.)
Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Corporation	Location	President	Manager or Secretary	
1	Algoma Mutual	Thessalon	L. Kirby	L. Wolgemuth	1
2	Amherst Island	Stella	B. Caughey	Mrs. M. Ward	2
3	Ayr Farmers'	Ayr	R. Dedman	B. Davis	3
4	Bay of Quinte	Picton	P. Reid	A. Stickle	4
5	Bertie & Clinton	Welland	D.R. Dale	F.A. Legg	5
6	Blanshard Mutual	St. Marys	H. Weersink	W.E. Hanly	6
7	Brant Mutual	Brantford	E. Durham	L.E. Knill	7
8	Caradoc Mutual	Mount Brydges	S.W. Howlett	D. Cobban	8
9	Cayuga Mutual	Cayuga	R. Hewitt	Mrs. G. Hedley	9
10	Culross Mutual	Teeswater	D. Grant	R.K. Lamont	10
11	Downie Mutual	Stratford	J. McIntosh	E. Doerr	11
12	Dufferin Mutual	Shelburne	N. Wallace	A. Reimer	12
13	Dumfries Mutual	Cambridge	D. Sinclair	G.L. Welsh	13
14	East Williams Mutual	Kerwood	J.A. McLachlan	F. Gare	14
15	Ekfrid Mutual	Appin	A. Campbell	Mrs. M. Sinclair	15
16	Elma Farmers' Mutual	Atwood	W. Burke	D. Little	16
17	Erie Mutual	Fisherville	R. Paisley	L.K. Thomson	17
18	Farmers' Mutual	Lindsay	C.G. Page	D.R. MacKay	18
19	Formosa Mutual	Formosa	C. Kelley	V. Inglis	19
20	Germania Farmers'	Ayton	G. Pallister	W.L. Brusso	20
21	Glengarry Farmers'	Alexandria	R. Allinotte	A. MacDonald	21
22	Grenville Patron	Spencerville	D. Graham	H. McGrath	22
23	Grey & Bruce Mutual	Hanover	L. Pitt	A.D. McArthur	23
24	Halwell Mutual	Guelph	G. Crow	K.M. Forsythe	24
25	Hamilton Township	Cobourg	H. Taylor	Mrs. J. Grills	25
26	Hay Township	Zurich	R. Glen	J. Consitt	26
27	Howard Farmers'	Ridgetown	D. Wilson	E. Koehler	27
28	Howick Farmers'	Wroxeter	G. Adams	R. Hutchison	28
29	Kent & Essex Farmers'	Chatham	E. Mailloux	E.W. Smale	29
30	Lambton Mutual	Watford	R.J. Brandon	G.C. McCormick	30
31	Lanark County Farmers'	Perth	D.M. McRae	W.H. Shaw	31
32	Lennox and Addington	Napanee	T.N. Kennedy	G.D. Walters	32
33	Lobo Mutual Fire	Strathroy	K. McCallum	J.A. McKenzie	33
34	London Township	London	K.S. White	Mrs. M. Tackabury	34
35	McGillivray Mutual	Ailsa Craig	L. White	C. Hodgins	35
36	McKillop Mutual	Seaforth	J.H. McEwing	Mrs. M. Sharp	36
37	Norfolk Mutual	Simcoe	B. Abbott	Mrs. M. Bannerman	37
38	North Blenheim Farmers'	Bright	J.W. Garfat	R. Struthers	38
39	North Kent Mutual	Dresden	C. Langstaff	A. C. MacDonald	39
40	Oxford Mutual	Thamesford	R. Leaman	J. Harber	40
41	Peel Mutual	Brampton	J. Faris	B. E. Cunnington	41
42	Peel and Maryborough	Drayton	G. Douglas	D. McIntyre	42
43	Prescott Mutual	Alfred	R. Ouellette	J.M. Leduc	43
44	South Easthope Farmers'	Tavistock	W.F. Lobb	E.T. Pellow	44
45	Townsend Farmers'	Waterford	A. Goble	K. Shay	45
46	Usborne and Hibbert	Exeter	J. Harrigan	W.D. Burton	46
47	Wabisa Mutual	Jarvis	K. Switzer	R.H. Siefker	47
48	West Elgin Mutual	Dutton	R. Palmer	D. Mylrea	48
49	West Wawanosh	Dungannon	G. Kerr	S.B. Whitney	49
50	Westminster Mutual	Belmont	D. MacPherson	A.L. Phillips	50
51	Yarmouth Mutual	St. Thomas	J.A. Coulter	Miss D.V. Evans	51
	OTHERS				
	Farm Mutual Reins. Plan	Cambridge	L.E. Knill	G.M. Snyder	

(C)
FRATERNAL SOCIETIES

FRATERNAL SOCIETIES
Assets, December 31, 1981

	Society	Bonds and Debentures	Stocks	Mortgage Loans on Real Estate	Real Estate and Agreements	Loans or Liens on Policies	Cash and Deposit Receipts	Investment Income Due and Accrued	Outstanding Premiums Due	All Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B.S.	7,017,773	—	—	—	—	98,920	157,870	16,496	—	7,291,059	1
2	Funeral Society of Ontario	7,378,482	—	—	—	—	14,476	—	—	30,084	7,423,042	2
3	Metro Toronto Police W & O Fund	4,247,225	403,528	96,662	—	—	54,600	81,828	—	5,426	4,889,269	3
4	Ontario S.S. Teachers' Fraternal Society*	3,320,165	982,807	347,493	—	—	729,348	137,937	383,087	31,693	5,932,530	4
5	Ontario S.S. Teachers' Sick Benefit Society	252,817	2,500	182,778	—	—	178,583	8,253	—	3,000	627,931	5
6	Union of Canada Life Insurance	25,772,484	—	10,090,889	4,290,600	1,651,750	2,333,252	751,502	140,281	71,522	45,102,280	6
	Totals	47,988,946	1,388,835	10,717,822	4,290,600	1,651,750	3,409,179	1,137,390	539,864	141,725	71,266,111	

Liabilities and Surplus, December 31, 1981

	Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Other Reserves	Surplus for the Protection of Members	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M.B.S.	7,096,999	16,237	5,830	615	—	7,119,681	—	—	171,378	7,291,059	1
2	Funeral Society of Ontario	7,363,872	—	—	13,911	166	7,377,949	—	—	45,093	7,423,042	2
3	Metro Toronto Police W & O Fund	2,938,302	—	—	2,832	635	2,941,769	55,453	—	1,892,047	4,889,269	3
4	Ontario S.S. Teachers' Fraternal Society*	4,038,750	508,204	409,800	16,897	—	4,973,651	760,547	—	198,332	5,932,530	4
5	Ontario S.S. Teachers' Sick Benefit Society	—	28,600	—	10,925	—	39,525	86,300	—	502,106	627,931	5
6	Union of Canada Life Insurance	39,700,669	319,012	2,322,161	212,923	442,986	42,997,751	155,000	—	1,949,529	45,102,280	6
	Totals	61,138,592	872,053	2,737,791	258,103	443,787	65,450,326	1,057,300	—	4,758,485	71,266,111	

* For the Year Ended September 30, 1981

FRATERNAL SOCIETIES (cont'd.)
SICKNESS FUNDS
Income and Expenditure for the Year 1981

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Invest-ment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase In Actuar-ial Reserves	Transfers to Other Funds	All Other Expendi-ture	Total Expendi-ture		
		$	$	$	$	$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society	314,283	83,865	—	—	398,148	394,406	—	—	47,501	441,907	—43,759	1
2	Union of Canada Life Insurance	4,200	8,719	—	—	12,919	1,793	—4,265	—	4,350	1,878	11,041	2
	Totals	318,483	92,584	—	—	411,067	396,199	—4,265	—	51,851	443,785	—32,718	

Surplus Account for the Year 1981

	Society	Balance Jan. 1/1981	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1981	
		$	$	$	$	$	$	$	
1	Ontario S.S. Teachers' Sick Benefit Society	558,497	—43,759	—32	—12,600	—	—	502,106	1
2	Union of Canada Life Insurance	42,137	11,041	—	—	—	1,083	54,261	2
	Totals	600,634	—32,718	—32	—12,600	—	1,083	556,36	

FRATERNAL SOCIETIES (cont'd.)
MORTUARY FUNDS
Income and Expenditure for the Year 1981

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase In Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Society	211,425	645,061	—	—	856,486	245,833	231,436	—	91,846	569,115	287,371	1
2	Funeral Society of Ontario	1,409,985	687,687	—	—	2,097,672	735,492	1,362,180	—	—	2,097,672	—	2
3	Ontario S.S. Teachers' Fraternal Society*	1,030,831	557,545	—	—	1,588,376	800,254	407,950	—	20,322	1,228,526	359,850	3
4	Union of Canada Life Insurance	5,776,667	3,736,658	—	—	9,513,325	3,319,763	2,735,270	—	3,481,571	9,536,604	—23,279	4
5	Metro Toronto Police W & O Fund	400,953	472,352	—	—	873,305	305,530	—	—35,468	39,694	309,756	563,549	5
	Totals	8,829,861	6,099,303	—	—	14,929,164	5,406,872	4,736,836	—35,468	3,633,433	13,741,673	1,187,491	

Surplus Account for the Year 1981

	Society	Balance Jan. 1/1981	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1981	
		$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Society	121,892	287,371	—	—237,885	—	—	171,378	1
2	Ontario S.S. Teachers' Fraternal Society*	558,270	359,850	38,501	—760,547	—	—	196,074	2
3	Union of Canada Life Insurance	1,289,053	—23,279	—	31,117	221,690	263,374	1,781,955	3
4	Metro Toronto Policy W & O Fund	1,365,128	563,549	6,785	—43,415	—	—	1,892,047	4
	Totals	3,334,343	1,187,491	45,286	—1,010,730	221,690	263,374	4,041,454	

* For the Year Ended September 30, 1981

FRATERNAL SOCIETIES (cont'd.)
SPECIAL FUNDS
Income and Expenditure for the Year 1981

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Invest-ment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase In Actuar-ial Reserves	Transfers to Other Funds	All Other Expendi-ture	Total Expendi-ture		
		$	$	$	$	$	$	$	$	$	$	$	
1	Metro Police W & O Fund — Fraternal Fund	—	—	30,000	5,468	35,468	—	—	35,468	—	35,468	—	1
2	Union of Canada Life Insurance — Accident and Group	1,722,071	44,734	—	—	1,766,805	1,205,797	70,867	—	542,471	1,819,135	—52,330	2
3	— Fraternal Fund	49,191	1,137	—	—	50,328	—	—	—	50,328	50,328	—	3
	Totals	1,771,262	45,871	30,000	5,468	1,852,601	1,205,797	70,867	35,468	592,799	1,904,931	—52,330	

Surplus Account for the Year 1981

	Society	Balance Jan. 1/1981	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1981	
		$	$	$	$	$	$	$	
1	Union of Canada Life Insurance — Accident and Group	157,302	—52,330	—	—	—	—	104,972	1
2	— Fraternal Fund	8,341	—	—	—	—	—	8,341	2
	Totals	165,643	—52,330	—	—	—	—	113,313	

FRATERNAL SOCIETIES (concl'd.)
GENERAL EXPENSE FUND
Income and Expenditure for the Year 1981

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increases In Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Funeral Society of Ontario	—	143,350	—	13,641	156,991	—	—	—	80,952	80,952	76,039	1
2	Ontario S.S. Teachers Fraternal Society*	136,023	—	—	—	136,023	—	—	—	140,456	140,456	—4,433	2
	Totals	136,023	143,350	—	13,641	293,014	—	—	—	221,408	221,408	71,606	

Surplus Account for the Year 1981

	Society	Balance Jan. 1/1981	Net Revenue from Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Other Increases or Decreases	Balance Dec. 31/1981	
		$	$	$	$	$	$	
1	Funeral Society of Ontario	127,734	76,039	—798,041	—	639,361	45,093	1
2	Ontario S.S. Teachers Fraternal Society*	6,691	—4,433	—	—	—	2,258	2
	Totals	134,425	71,606	—798,041	—	639,361	47,351	

* For the Year Ended September 30, 1981

(D)
MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1981

	Short Name of Society	ASSETS						LIABILITIES				
		Real Estate	Mortgages on Real Estate	Bonds Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Excess of Assets Over Liabilities	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Bled	—	47,000	50,000	5,660	23,000	125,660	—	—	125,660	125,660	1
2	Border Cities Italian Club	—	—	55,600	4,090	2,771	62,461	—	—	62,461	62,461	2
3	Brantford Hungarian	—	—	52,500	3,192	—	55,692	—	—	55,692	55,692	3
4	Brantford Polish	—	—	—	21,786	—	1,786	—	—	21,786	21,786	4
5	Canadian Hebrew	27,500	—	52,957	6,320	9,725	96,502	—	—	96,502	96,502	5
6	Canadian Pacific Expressmen's	—	—	—	15,149	—	15,149	—	—	15,149	15,149	6
7	Czenstochower	—	—	67,342	4,771	26,194	98,307	—	3,170	95,137	98,307	7
8	Driltzer Young Men's	—	—	42,000	973	17,450	60,423	—	8,383	52,040	60,423	8
9	Grand Order of Israel	—	—	66,900	13,039	15,609	95,548	150	1,670	93,728	95,548	9
10	Hamilton St. Stanislaus	—	—	18,905	3,354	—	22,259	—	400	21,859	22,259	10
11	Hebrew Friendly Sons of David	—	—	36,714	3,753	11,698	52,165	—	2,321	49,844	52,165	11
12	Independent Friendly Workers' Circle	—	—	97,212	3,592	15,761	116,565	—	600	115,965	116,565	12
13	Independent Federation	50,000	58,227	84,000	2,851	10,421	205,499	—	—	205,499	205,499	13
14	Italian Ladies	—	—	5,000	4,690	—	9,690	—	—	9,690	9,690	14
15	Italian of Port Arthur	382,868	—	—	13,330	127,842	524,040	—	35,415	488,625	524,040	15
16	Italian of Port Colborne	368,554	—	—	—4,295	75,632	439,891	—	52,343	387,548	439,891	16
17	Iwansker	47,952	55,000	15,000	12,631	18,308	148,891	—	2,043	146,848	148,891	17
18	Judean	12,700	—	34,000	16,223	51,303	114,226	—	6,952	107,274	114,226	18
19	Kieltzer	2,748	—	30,383	3,753	10,641	47,525	430	2,515	44,580	47,525	19
20	Lagover	29,200	—	20,000	5,328	1,000	55,528	—	—	55,528	55,528	20
21	Linitzer	81,900	—	82,000	32,351	8,959	205,210	—	6,176	199,034	205,210	21
22	Lodzer Centre	8,000	—	—	5,787	600	14,387	—	—	14,387	14,387	22
23	MacLean Hunter — Printing Div.	—	—	—	5,244	97	5,341	—	—	5,341	5,341	23
24	Marconi of Hamilton	—	—	10,000	3,585	—	13,585	—	—	13,585	13,585	24
25	Mozirer	15,985	—	112,369	5,974	1,015	135,343	—	—	135,343	135,343	25
26	Odd Fellows Grand Lodge of Ont.	8,668,552	—	4,671,373	1,051,161	1,498,826	15,889,912	—	213,923	15,675,989	15,889,912	26
27	Order of the Sons of Italy of Ont.	—	—	125,000	11,521	5,701	142,222	600	3,408	138,214	142,222	27
28	Ostrowetz Independent	—	—	162,000	6,754	8,026	176,780	300	950	175,530	176,780	28
29	Ozrower	1,680	40,000	83,717	7,048	2,107	134,552	—	—	134,552	134,552	29
30	Polish Alliance of Canada	—	—	30,085	7,193	—	7,278	—	658	36,620	37,278	30
31	Polish National Union of Canada	862,654	50,000	17,000	204,774	41,512	1,175,940	—	162,753	1,013,187	1,175,940	31
32	Pride of Israel	—	—	187,000	10,113	65,946	263,059	9,200	22,298	231,561	263,059	32
33	Radomer	35,000	—	26,600	9,707	18,968	90,275	—	—	90,275	90,275	33
34	St. Boniface	—	—	2,700	753	—	3,453	—	—	3,453	3,453	34
35	St. Joseph of Formosa	—	—	17,000	1,295	—	18,295	—	—	18,295	18,295	35
36	Societa Figli d'Italia di St. Antonio	—	—	14,000	1,463	—	15,463	—	—	15,463	15,463	36
37	Societa Italiana di Guglielmo Marconi	437,890	—	—	37,115	9,316	484,321	—	—	484,321	484,321	37
38	Sons of Jacob	1	—	58,684	15,491	6,272	80,448	—	1,471	78,977	80,448	38
39	Stashiver	7,658	—	18,428	13,926	7,300	47,312	—	5,145	42,167	47,312	39
40	Toronto Grand Order of Israel	52,317	24,000	52,405	3,216	1,678	133,616	—	2,994	130,622	133,616	40
41	Toronto Hebrew	1,510	—	41,300	5,221	1,822	49,853	600	3,948	45,305	49,853	41
42	Toronto Independent	2,839	—	75,728	9,326	8,599	96,492	—	1,885	94,607	96,492	42

43	United Jewish People's Order	—	—	26,500	3,897	2,279	32,676	—	8,015	24,661	32,676	43
44	Vitese	—	—	5,000	1,504	—	6,504	—	—	6,504	6,504	44
45	Warsaw Lodzer	11,493	—	16,000	2,401	6,033	35,927	—	—	35,927	35,927	45
46	Wierzbniker Friendly	—	—	47,000	5,501	7,650	60,151	—	70	60,081	60,151	46
47	Young Men's Hebrew	3,780	—	155,862	1,604	1,614	162,860	5,150	4,660	153,050	162,860	47
48	Zion Benevolent	5,000	—	31,000	7,685	8,098	51,783	—	148	51,635	51,783	48
	Totals	11,117,781	274,227	6,797,264	1,611,800	2,129,773	21,930,845	16,430	554,314	21,360,101	21,930,845	

MUTUAL BENEFIT SOCIETIES FOR 1981

	Short Name of Society	Income				Expenses				Membership Reported at End of Year			
		Assess-ments Dues and Fees	Interest	All Other	Total	Expenses of Manage-ment	Benefits Paid	All Other	Total	Total	Entitled to Funeral Benefits	Entitled to Sick Benefits	
		$	$	$	$	$	$	$	$	$	$	$	
1	Bled	10,866	10,879	—	21,745	6,066	11,896	45	18,007	427	427	427	1
2	Border Cities Italian Club	27,729	6,039	—	33,768	7,018	17,920	—	24,938	802	802	761	2
3	Brantford Hungarian	1,503	5,150	—	6,653	2,181	3,682	175	6,038	149	149	149	3
4	Brantford Polish	3,127	3,056	—	6,183	1,318	300	696	2,314	286	286	—	4
5	Canadian Hebrew	10,203	9,670	10,047	29,920	5,041	2,550	18,250	25,841	179	179	179	5
6	Canadian Pacific Expressmen's	19,662	2,976	—	22,638	3,293	26,764	—	30,057	777	777	777	6
7	Czenstochower	13,169	8,029	5,110	26,308	7,888	365	4,630	12,883	137	137	137	7
8	Driltzer Young Men's	2,417	5,949	128	8,494	1,557	320	4,612	6,489	95	95	68	8
9	Grand Order of Israel	8,196	6,148	10	14,354	5,450	1,901	2,568	9,919	201	190	190	9
10	Hamilton St. Stanislaus	2,078	1,516	3,066	6,660	3,048	600	1,759	5,407	138	100	—	10
11	Hebrew Friendly Sons of David	4,276	8,988	—	13,264	4,605	130	2,895	7,630	97	97	97	11
12	Independent Friendly Workers' Circle	22,767	13,820	984	37,571	28,150	1,280	575	30,005	225	225	225	12
13	Independent Federation	13,933	17,236	6,196	37,365	29,561	9,725	2,803	42,089	1,296	1,296	191	13
14	Italian Ladies	740	518	—	1,258	875	500	—	1,375	63	63	—	14
15	Italian of Port Arthur	11,099	507	176,904	188,510	82,682	3,427	38,183	124,292	686	620	620	15
16	Italian of Port Colborne	3,103	405	216,504	220,012	73,705	2,253	99,732	175,690	127	127	116	16
17	Iwansker	6,596	7,785	5,212	19,593	19,850	—	1,691	21,541	123	123	123	17
18	Judean	9,005	4,505	3,762	17,272	4,312	1,941	1,087	7,340	173	173	173	18
19	Kieltzer	6,485	6,177	3,739	16,401	7,353	120	2,719	10,192	118	117	117	19
20	Lagover	3,524	3,937	6,417	13,878	11,387	786	489	12,662	92	77	77	20
21	Linitzer	5,526	14,595	6,255	26,376	7,435	4,583	5,845	17,863	182	182	167	21
22	Lodzer Centre	12,610	—	—	12,610	8,799	30	416	9,245	161	161	161	22
23	MacLean Hunter Printing Div.	—	1,037	—	1,037	10	6,825	—	6,835	268	—	268	23
24	Marconi of Hamilton	795	2,080	1,681	4,556	3,249	—	—	3,249	80	78	—	24
25	Mozirer	3,649	12,707	8,171	24,527	9,824	40	1,961	12,125	123	123	123	25
26	Odd Fellows Grand Lodge of Ont.	287,309	425,104	1,604,725	2,317,138	1,959,307	68,619	94,561	2,122,487	14,937	2,219*	2,219*	26
27	Order of the Sons of Italy of Ont.	11,416	14,706	17,089	43,211	34,436	2,400	—	36,836	1,251	319	—	27
28	Ostrowetz Independent	11,635	19,410	6,145	37,190	20,668	740	1,506	22,914	210	210	210	28
29	Ozrower	10,397	31,144	—	41,541	6,015	5,278	2,105	13,398	107	101	101	29
30	Polish Alliance of Canada	5,130	3,761	—	8,891	515	7,488	—	8,003	1,737	619	—	30
31	Polish National Union of Canada	11,551	35,609	349,775	396,935	297,280	4,740	59,661	361,681	1,708	970	970	31
32	Pride of Israel	43,070	26,766	51,675	121,511	33,149	13,186	15,555	61,890	633	582	582	32
33	Radomer	15,095	4,930	8,236	28,261	11,428	1,596	894	13,918	269	—	269	33
34	St. Boniface	417	381	—	798	253	421	—	674	97	97	97	34
35	St. Joseph of Formosa	1,221	1,677	—	2,898	438	2,545	—	2,983	194	193	193	35
36	Societa Figli d'Italia di St. Antonio	905	738	—	1,643	1,009	440	—	1,449	80	80	80	36
37	Societa Italiana di Guglielmo Marconi	8,216	66,689	1,025,512	1,100,417	1,100,002	2,125	—	1,102,127	528	252	252	37
38	Sons of Jacob	8,404	12,476	—	20,880	6,070	659	—	6,729	130	130	130	38
39	Stashiver	7,694	8,198	9,064	24,956	30,639	600	—	31,239	159	—	159	39

40	Toronto Grand Order of Israel	12,811	13,607	135	26,553	17,651	3,670	1,585	22,906	247	247	—	40
41	Toronto Hebrew	10,441	3,889	—	14,330	5,803	1,874	1,210	8,887	160	160	146	41
42	Toronto Independent	11,745	10,218	2,455	24,418	6,100	3,063	1,199	10,362	167	164	164	42
43	United Jewish People's Order	3,113	2,546	2,755	8,414	5,972	4,362	—	10,334	580	—	207	43
44	Vitese	725	642	—	1,367	151	1,665	—	1,816	180	180	—	44
45	Warsaw Lodzer	7,456	1,568	7,696	16,720	2,059	—	985	3,044	148	—	—	45
46	Wierzbniker Friendly	4,595	9,744	2,679	17,018	4,747	340	—	5,087	105	105	94	46
47	Young Men's Hebrew	6,797	17,355	850	25,002	7,545	3,340	1,143	12,028	185	185	185	47
48	Zion Benevolent	1,843	4,033	400	6,276	3,701	—	400	4,101	74	74	—	48
	Totals	685,044	868,900	3,543,377	5,097,321	3,889,595	227,389	371,935	4,488,919	30,891	13,491	11,204	

* Estimates

MUTUAL BENEFIT SOCIETIES FOR 1981
Statement of Location of the Head Offce and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Bled	1940	Kirkland Lake	J. Hocevar	A. Jelovcan	1
2	Border Cities Italian Club	1933	Windsor	R. Moro	A. Giampuzzi	2
3	Brantford Hungarian	1926	Brantford	F. Pusztai	J. Fulop	3
4	Brantford Polish	1932	Brantford	J.C. Stec	R. Poremba	4
5	Canadian Hebrew	1920	Toronto	H. Feldbloom	H. Haber	5
6	Canadian Pacific Expressmen's	1893	Toronto	H.D. Morrow	R.R. Weatherbee	6
7	Czenstochower	1914	Toronto	P. Skovronck	E. Srebrnik	7
8	Driltzer Young Men's	1936	Toronto	M. Naiman	M. Bliman	8
9	Grand Order of Israel	1908	Hamilton	S. Cowitz	J. Taylor	9
10	Hamilton St. Stanislaus	1915	Hamilton	T.R. Zazulak	J. Mikulec	10
11	Hebrew Friendly Sons of David	1962	Toronto	A. Jacobs	L. Baker	11
12	Independent Friendly Workers Circle	1946	Toronto	I. Appel	J. Goldbach	12
13	Independent Federation	1927	Toronto	Mrs. A. Sevc	F. Kerekes	13
14	Italian Ladies	1939	Hamilton	Mrs. R. Marranca	Mrs. M. Farrauto	14
15	Italian of Port Arthur	1929	Thunder Bay	M. Nucci	J. Sabatini	15
16	Italian of Port Colborne	1938	Port Colborne	L.G. Ursini	L. Favero	16
17	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	17
18	Judean	1919	Toronto	A. Gluckstein	M. Davis	18
19	Kieltzer	1913	Toronto	S. Kohn	C. Gordon	19
20	Lagover	1931	Toronto	M. Mandel	M. Greenspan	20
21	Linitzer	1916	Toronto	J. Tessis	M. Kollins	21
22	Lodzer Centre	1960	Toronto	A. Tintpulver	A. Kantor	22
23	Maclean-Hunter Printing Division	1923	Toronto	T. Marshall	R. Wooldridge	23
24	Marconi of Hamilton	1950	Hamilton	Mrs. L. Scime	Mrs. A. Zizzo	24
25	Mozirer	1905	Toronto	I. Harris	J. Mervin	25
26	Odd Fellows Grand Lodge of Ontario	1855	Toronto	C. Seeley	R.E. Yager	26
27	Order of Sons of Italy of Ontario	1926	Welland	R.J. Francescutti	Mrs. C. Bennedsen	27
28	Ostrowetz Independent	1925	Toronto	J. Snider	Q.R. Berman	28
29	Ozrower	1936	Toronto	H. Kasman	G. Wolk	29
30	Polish Alliance of Canada	1907	Toronto	G. Dobranowski	W. Wawrow	30
31	Polish National Union of Canada	1930	Toronto	W. Korzeniowski	F. Twarog	31
32	Pride of Israel	1905	Toronto	N. Bolter	A. Pichosky	32
33	Radomer	1935	Toronto	S. Bleiwas	S. Kates	33
34	Societa Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	34
35	Societa Italiana di Guglielmo Marconi	1917	Sault St. Marie	F. Fata	G. Bernardi	35
36	Sons of Jacob	1918	Toronto	H. Banikin	H. Cohan	36
37	St. Boniface	1894	Kitchener	H.W. Joseph	B. Joseph	37
38	St. Joseph of Formosa	1918	Formosa	H. Kuntz	D. Weiss	38
39	Stashiver Young Men's	1949	Toronto	S. Hershkop	J. Goldhar	39
40	Toronto Grand Order of Israel	1972	Toronto	L. Herskowitz	J. Bregman	40
41	Toronto Hebrew	1899	Toronto	L. Sherman	M. Goldberg	41
42	Toronto Independent	1909	Toronto	A. Levine	P. Ulster	42
43	United Jewish People's Order	1927	Toronto	J. Cowan	I. Fine	43

44	Vitese	1935	Toronto	T. Catania	S. Simmone	44
45	Warsaw Lodzer	1928	Toronto	J. Grossinger	M. Zoltak	45
46	Wierzbniker Friendly	1955	Toronto	W. Kirshenblatt	H. Kleinberg	46
47	Young Men's Hebrew	1908	Toronto	M. Ross	M. Harris	47
48	Zion Benevolent Society	1911	Toronto	J. Rosenberg	N. Tucker	48

II

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS
ASSETS

	Name	As at	Bonds, Debentures, GIC's Treasury Bills	Stocks	Mortgage Loans	Real Estate
			$	$	$	$
1	Blue Cross	June 30, 1981	49,534,948	—	4,297,585	—
2	Cumba	Aug. 31, 1981	1,350,558	128,234	104,007	—
3	Greenshield	Dec. 31, 1981	2,602,000	—	268,090	750,777
4	Quebec Hospital Services Assoc.	Dec. 31, 1981	12,984,323	—	—	—
	Totals		66,471,829	128,234	4,669,682	750,777

	Name	Liabilities					
		As at	Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	Bank Over-drafts and Loans
			$	$	$	$	$
1	Blue Cross	June 30, 1981	8,169,787	1,680,709	21,274,791	1,362,674	4,960,048
2	Cumba	Aug. 31, 1981	42,516	102,849	735,151	112,839	—
3	Greenshield	Dec. 31, 1981	49,419	1,380,777	500,223	207,024	260,979
4	Quebec Hospital Services Assoc.	Dec. 31, 1981	2,054,868	936,755	9,231,812	1,449,201	—
	Totals		10,316,590	4,101,090	31,741,977	3,131,738	5,221,027

Cash	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	Furniture Fixtures and Equipment	All Other Assets	Total Assets	
$	$	$	$	$	$	$	
404,577	1,137,050	559,202	—	—	4,463,440	60,396,802	1
22,847	35,086	58,348	15,484	—	205,020	1,919,584	2
3,525	194,945	170,080	60,981	—	669,822	4,720,220	3
178,469	291,606	1,446,738	467,448	728,507	9,535,900	25,632,991	4
609,418	1,658,687	2,234,368	543,913	728,507	14,874,182	92,669,597	

Liabilities						
Premiums Held in Trust	Group Pre-Payments and Credits	Other Liabilities	Total Liabilities	Surplus	Total Liabilities and Surplus	
$	$	$	$	$	$	
—	—506,545	337,141	37,278,605	23,118,197	60,396,802	1
21,693	23,995	—	1,039,043	880,541	1,919,584	2
—	187,208	1,216,073	3,801,703	918,517	4,720,220	3
—	—	1,218,217	14,890,853	10,742,138	25,632,991	4
21,693	—295,342	2,771,431	57,010,204	35,659,393	92,669,597	

NON-PROFIT HOSPITAL AND MEDICAL SERVICE ASSOCIATIONS, 1981
Income and Expense

	Name	Fiscal Year Ended	Premiums Earned	Claims Incurred	Under-writing Profit or Loss	Net Other Income	Adminis-tration Expenses	Net Profit or Loss	
			$	$	$	$	$	$	
1	Blue Cross	June 30, 1981	140,325,153	125,848,825	14,476,328	6,500,159	18,448,821	2,527,666	1
2	Cumba	Aug. 31, 1981	5,269,004	4,870,632	398,372	249,717	632,835	15,254	2
3	Greenshield	Dec. 31, 1981	42,722,334	39,225,793	3,496,541	359,175	4,065,328	—209,612	3
4	Quebec Hospital Services Assoc.	Dec. 31, 1981	39,761,017	35,299,440	4,461,577	1,848,846	8,194,765	—1,884,342	4
	Totals		228,077,508	205,244,690	22,832,818	8,957,897	31,341,749	448,966	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1981
Number of Subscribers and Persons Covered in Ontario
HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1981	807,369	756,736	2,095,769	1,925,520	1
2	Cumba	Aug. 31, 1981	24,360	34,458	60,900	86,145	2
3	Greenshield	Dec. 31, 1981	82,478	111,661	214,957	311,960	3
4	Quebec Hospital Services Assoc.	Dec. 31, 1981	2,340	2,398	5,697	5,845	4
	Totals		916,547	905,253	2,377,323	2,329,470	

Number of Subscribers and Persons Covered in Ontario
OTHER PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1981	853,671	794,519	2,397,826	2,267,129	1
2	Cumba	Aug. 31, 1981	40,849	56,358	102,123	140,895	2
3	Greenshield	Dec. 31, 1981	472,455	559,124	1,337,607	1,579,947	3
4	Quebec Hospital Services Assoc.	Dec. 31, 1981	52,458	51,902	132,412	131,009	
	Totals		1,419,433	1,461,903	3,969,968	4,136,980	

III
INVESTMENT CONTRACT COMPANIES

INVESTORS SYNDICATE LIMITED

Head Office, Winnipeg, Manitoba

Officers. — Chairman of the Board and President; R.H. Jones; Secretary, A.H. Ross; Treasurer, H.W. Middlestead.
Directors. — A.S. Jackson, R.H. Jones, D.C. Bjarnason, P.E. Newman, D.E. Rettie and A.V. Mauro.
Auditors. — Touche Ross & Co.
Date of Incorporation. — July 15, 1964. *Commenced Business in Ontario.* — September 1, 1964.

Statement of Affairs for the Year Ended December 31, 1981

Capital Stock

	Shares Authorized	Shares Issued	Amount Subscribed and Paid in
Preferred Shares (N.P.V.)	100,000	88,000	$ 8,800,000
Common Shares (N.P.V.)	10,000	5,000	6,122,600
			14,922,600

Balance Sheet

Assets

			$000
Cash on hand and short term notes			46,069
Bonds and debentures owned by the company (market value $43,658,000)			59,780
Stocks at market value			126,477
First mortgage loans on real estate			518,724
Debentures of parent company			21,200
Certificate loans			31,713
Investment income due and accrued			8,855
Investment in real estate (including office premises $2,097,000)			8,120
Investment in aircraft			6,443
Investment in oil and gas exploration			107
Income tax recoverable			139
		$000	
Accounts and notes receivable from representatives and others		3,504	
Prepaid expenses and deferred charges		14,570	
Excess of Cost over Market Value of Stock		43,331	
		61,405	
DEDUCT — unadmitted assets		61,405	
TOTAL QUALIFIED ASSETS			$827,627

Liabilities, Capital and Surplus

			$000
Certificate liabilities			768,457
Mortgagors' deposits			13,691
Provision for additional certificate credits			6,037
Serial debenture			2,069
Other liabilities			7,263
TOTAL LIABILITIES			797,517
Deferred income taxes			11,477
Income deferred to future years			2,941
			811,935
Capital stock paid			14,923
	$000		
Premium on capital stock	7,935		
Earned surplus	54,239	62,174	
DEDUCT — unadmitted assets (per contra)		61,405	
			769
GRAND TOTAL			$827,627

Investors Syndicate Limited (concl'd.)

Summary of Operations — Year Ended December 31, 1981

			$000
Loading charges on certificates			3,810
Income from investments			90,181
			93,991
	$000	$000	
Interest on certificate reserves	28,910		
Additional credits to certificate reserves	28,871	57,781	
Salesmen's commissions	$6,739		
Certificate issuance expense	5,206	11,945	
Operating expenses		5,791	75,517
OPERATING INCOME			$18,474
Net loss from fees		$2,376	
Loss on sale of investments (net of tax)		452	2,828
			$15,646
Provision for income tax			1,032
BALANCE CARRIED TO SURPLUS ACCOUNT			$14,614

Surplus Account — Year Ended December 31, 1981

Balance December 31, 1981	$48,565
ADD — profit for the year	14,614
	$63,179
Deduct—dividends paid	8,940
BALANCE, December 31, 1981	$54,239

Summary of Movement of Certificates at Maturity Values

	Balance January 1		Additions		Deductions		Balance December 31	
	No	Maturity Value	No	Maturity Value	No	Maturity Value	No	Maturity Value
1981	151,580	1,642,960,389	34,228	616,022,754	53,316	555,200,937	132,492	1,703,782,206
1980	161,082	1,620,500,600	32,823	522,836,982	42,325	500,377,193	151,580	1,642,960,389
1979	161,406	1,552,782,482	32,213	411,013,374	32,537	343,295,256	161,082	1,620,500,600
1978	155,409	1,375,244,093	33,049	444,335,548	27,052	266,797,159	16,406	1,552,782,482
1977	146,430	1,196,530,245	33,272	391,530,031	24,293	212,816,183	155,409	1,375,244,093

IV
STATISTICAL TABLES

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1981

	Name of Company	DIRECT ASSURANCE PREMIUMS			DIRECT CONSIDERATIONS FOR ANNUITIES			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life of Canada	2,995,894	1,362	2,997,256	844,918	12,706	857,624	3,854,880	6,850,700	1
2	Acadia Life	1,209,000	—	1,209,000	640,000	—	640,000	1,849,000	4,567,000	2
3	Aeterna Life	60,509	—	60,509	250,773	—	250,773	311,282	13,757,314	3
4	Aetna Life	200,270	12,105,933	12,306,203	—	11,016	11,016	12,317,219	11,492	4
5	Alexander Hamilton Life of America	—	140,451	140,451	—	—	—	140,451	614,527	5
6	Alliance Mutual Life	443,395	404,936	848,331	191,162	13,047	204,209	1,052,540	64,449,325	6
7	Allstate Life	64,543	33,835	98,378	—	—	—	98,378	164,815	7
8	Allstate Life of Canada	3,577,206	2,908,420	6,485,626	502,305	1,906,773	2,409,078	8,894,704	16,247,405	8
9	American Bankers Life Assurance Co.	1,750	106,555	108,305	—	—	—	108,305	582,689	9
10	American Health & Life	—	2,516	2,516	—	—	—	2,516	10,542	10
11	American Life	536,000	194,000	730,000	—	—	—	730,000	1,310,000	11
12	L'Assur-Vie Desjardins	134,915	2,332,823	2,467,738	93,797	204,189	297,986	2,765,724	141,440,282	12
13	Assumption Mutual Life	57,399	4,775	62,174	—	—	—	62,174	20,940,509	13
14	Atlantic Mutual Life Ins. Co.	1,977	28,798	30,775	—	—	—	30,775	1,942,047	14
15	Bankers Life Co.	—	255,413	255,413	—	189,782	189,782	445,195	580,891	15
16	Canada Life Assurance	38,645,276	37,034,588	75,679,864	130,066,727	80,628,712	210,695,439	286,375,303	523,040,696	16
17	Canadian General Life	2,830,180	2,235,620	5,065,800	57,001	—	57,001	5,122,801	109,054,498	17
18	Capitol Life	—	—10	—10	—	—	—	—10	—6,260	18
19	Carolina Life & Accident	44,808	—	44,808	—	—	—	44,808	44,808	19
20	Charter National Life	13,019	—	13,019	—	—	—	13,019	118,548	20
21	Chrysler Life of Canada	—	378,805	378,805	—	—	—	378,805	637,780	21
22	Citadel Life Assurance Co.	3,175,000	2,128,000	5,303,000	1,594,000	365,000	1,959,000	7,262,000	19,486,000	22
23	College Retirement Equities Fund	—	—	—	164,078	—	164,078	164,078	1,318,147	23
24	Colonia Life Insurance Co.	1,941,440	2,471	1,943,911	2,186,644	—	2,186,644	4,130,555	16,235,719	24
25	Combined Insurance Co. of America	3,311,862	39,233	3,351,095	—	—	—	3,351,095	8,582,375	25
26	Commercial Life of Canada	5,185,722	593,794	5,779,516	2,871,294	825,287	3,696,581	9,476,097	15,598,499	26
27	Commercial Union Assurance Co.	7,319,565	1,153,448	8,473,013	2,701,689	212,910	2,914,599	11,387,612	36,870,861	27
28	Confederation Life	18,745,730	30,140,876	48,886,606	52,896,383	69,278,330	122,174,713	171,061,319	398,227,954	28
29	Connecticut General Life	17,718	1,420,320	1,438,038	—	—37,530	—37,530	1,400,508	1,966,319	29
30	Constellation Assurance	55,436	613,702	669,138	—	—	—	669,138	1,629,956	30
31	Continental Assurance	—	154	154	—	—	—	154	173	31
32	Les Cooperants, Société Mutuelle D'Assurance-Vie	492,681	1,230	493,911	129,542	10,000	139,542	633,453	73,676,102	32
33	Co-operative Life Insurance	180,878	4,470,380	4,651,264	6,537	,528,901	1,535,438	6,186,702	44,121,102	33
34	Co-operators Life Insurance Co.	11,382,531	—	11,382,531	2,354,668	110,779	2,465,447	13,847,978	13,847,978	34
35	Credit Life	—	—	—	—	—	—	—	—	35
36	Crown Life	30,343,877	12,566,099	42,909,976	18,739,986	15,010,144	33,750,130	76,660,106	188,774,084	36
37	Cumis Life Insurance Co.	733,418	13,286,820	14,020,238	584,836	2,724,802	3,309,638	17,329,876	29,792,014	37
38	Cuna Mutual	853,213	—209	853,004	185,548	—	185,548	1,038,552	1,751,015	38
39	Dominion Life Assurance	11,755,681	5,310,093	17,065,774	58,312,461	8,447,238	66,759,699	83,825,473	183,769,745	39
40	Dominion of Canada General	1,352,078	1,102,845	2,454,923	4,894,108	48,105	4,942,213	7,397,136	11,470,752	40
41	Eaton Bay Life Assurance Co.	4,613,765	3,081,793	7,695,558	21,917,819	367,460	22,285,279	29,980,837	61,262,388	41
42	L'Economie Mutuelle	224,149	—	224,149	259,372	—	259,372	483,521	13,864,148	42
43	Empire Life	12,707,283	1,556,648	14,263,931	5,490,826	981,117	6,471,943	20,735,874	36,358,583	43

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1981 (cont'd.)

	Name of Company	DIRECT ASSURANCE PREMIUMS			DIRECT CONSIDERATIONS FOR ANNUITIES			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
44	Equitable Life of Canada	8,554,034	2,862,626	11,416,660	7,491,379	3,342,401	10,833,780	22,250,440	43,617,161	44
45	Equitable Life Assurance of U.S.	207,806	2,206,218	2,414,024	—	398,106	398,106	2,812,130	6,696,110	45
46	Excelsior Life Insurance Canada	13,535,466	18,345,910	31,881,376	15,404,753	45,189,303	60,594,056	92,475,432	174,540,301	46
47	Family Life Insurance Co.	1,936,580	—	1,936,580	972,306	67,940	1,040,246	2,976,826	13,900,272	47
48	Federated Life Insurance Co.	405,277	13,288	418,565	3,220	—	3,220	421,785	1,765,946	48
49	Fidelity Life	704,878	90,310	795,186	7,437,948	13,114	7,451,062	8,246,248	42,535,286	49
50	Financial Life Assurance of Canada	160,326	118,336	278,662	—	—	—	278,662	2,553,836	50
51	Ford Life	—	336,441	336,441	—	—	—	336,441	2,020,069	51
52	Franklin Life	154	—	154	2	—	2	156	207	52
53	General American Life	4,200	33,790	37,990	—	—	—	37,990	39,425	53
54	Gerling Global Life	5,139,130	57,737	5,196,867	119,394	469,644	589,038	5,785,905	9,636,473	54
55	Glacier National Life	56,392	—	56,392	—	—	—	56,392	276,353	55
56	Globe Life Insurance Co.	422,963	393,297	816,260	32,063	—	32,063	848,323	1,633,410	56
57	Great West Life	29,055,550	26,815,338	55,870,888	40,003,595	98,538,793	138,542,388	194,413,276	544,724,038	57
58	Hartford Life	—	67,691	67,691	—	—	—	67,691	80,803	58
59	Imperial Life Assurance Co. of Canada	13,792,154	7,880,792	21,672,946	43,113,525	17,011,249	60,124,774	81,797,720	205,816,907	59
60	Industrial Life Insurance Co.	3,350,167	1,410,643	4,760,810	9,170,447	9,791,342	18,961,789	23,722,599	156,446,270	60
61	John Alden Life	391	21,511	21,902	—	—	—	21,902	89,408	61
62	John Hancock Mutual Life	84,816	1,970,466	2,055,282	—	93,709	93,709	2,148,991	3,185,042	62
63	Laurentian Mutual Assurance	1,129,278	163,263	1,292,541	46,514	123,026	169,540	1,462,081	86,903,498	63
64	Laurier Life	1,571,000	752,544	2,323,544	—	33,390	33,390	2,356,934	4,046,776	64
65	Life Insurance of North America	—	220,064	220,064	—	—	—	220,064	277,375	65
66	Life Investors Ins. Co. of America	—	741,558	741,558	—	—	—	741,558	741,558	66
67	London Life	174,155,256	30,047,732	204,202,988	33,949,124	33,377,163	67,326,287	271,529,275	501,293,088	67
68	Maccabees Mutual	52,519	—230	52,289	—	—	—	52,289	418,612	68
69	Manufacturers Life	36,690,707	7,394,420	44,085,127	151,874,113	99,072,372	250,946,485	295,031,612	612,087,282	69
70	Maritime Life Assurance	13,931,396	6,615,373	20,546,769	52,756,780	14,750,827	67,507,607	88,054,376	245,778,190	70
71	Massachusetts General Life	142,471	—	142,471	375	—	375	142,846	309,376	71
72	Massachusetts Mutual	55,742	78,289	134,031	2,493	84,320	86,813	220,844	291,520	72
73	Metropolitan Life	63,754,367	36,358,160	100,112,527	4,675,618	22,610,840	27,286,458	127,398,985	317,533,183	73
74	Ministers Life — A Mutual Life Co.	60,758	—	60,758	—	—	—	60,758	105,537	74
75	Minnesota Mutual	438	14,866	15,304	—	—	—	15,304	31,357	75
76	Monarch Life Assurance	14,511,859	143,851	14,655,710	11,885,581	6,139,283	18,024,864	32,680,574	83,701,182	76
77	Montreal Life	2,993,574	441,450	3,435,024	5,342,000	2,892,113	8,234,113	11,669,137	36,381,509	77
78	Mony Life	4,516,040	—	4,516,040	5,721,397	—	5,721,397	10,237,437	33,254,887	78
79	Mutual Life Assurance of Canada	70,546,000	24,469,000	95,015,000	191,932,000	46,285,000	238,217,000	333,232,000	742,567,000	79
80	Mutual Life of New York	640,865	37,809	678,674	2,846	1,222	4,068	682,742	1,997,528	80
81	Mutual of Omaha	4,136,299	2,488,859	6,625,158	53,784	383,475	437,259	7,062,417	18,688,874	81
82	National Fidelity Life	166,594	—	166,594	—	—	—	166,594	170,511	82
83	National Life Assurance of Canada	5,471,349	10,389,725	15,861,074	5,783,778	36,434,486	42,218,264	58,079,338	96,208,563	83
84	New England Mutual Life	—	46,016	46,016	—	—	—	46,016	48,020	84
85	New York Life	7,645,960	4,461,000	12,106,960	348,698	—	348,698	12,455,658	51,694,012	85
86	North American Life Assurance	26,716,779	10,228,649	36,945,428	36,435,517	46,440,104	82,875,621	119,821,049	229,112,783	86
87	North American Life and Casualty	355,341	501,689	857,030	3,146	13,421	16,567	873,597	2,146,015	87
88	North West Life of Canada	985,953	781	986,734	1,002,097	—	1,002,097	1,988,831	40,251,849	88
89	Northern Life Assurance of Canada	10,936,678	2,733,918	13,670,596	6,282,900	428,531	6,711,431	20,382,027	34,265,908	89
90	Norwich Union Life	3,624,351	916,629	4,540,980	1,086,790	2,662,209	3,748,999	8,289,979	15,604,315	90
91	Occidental Life of Canada	2,742,987	—	2,742,987	1,804,603	553,566	2,358,169	5,101,156	15,838,033	91

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1981 (cont'd.)

	Name of Company	DIRECT ASSURANCE PREMIUMS			DIRECT CONSIDERATIONS FOR ANNUITIES			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
92	Old Republic Life	—	969,337	969,337	—	—	—	969,337	1,911,568	92
93	Paul Revere Life	1,610,555	133,560	1,744,115	65,092	—	65,092	1,809,207	4,607,681	93
94	Penn Mutual Life	1,359	—	1,359	—	—	—	1,359	1,359	94
95	Pennsylvania Life	216,643	210,765	427,408	—	—	—	427,408	3,322,332	95
96	Phoenix Assurance Company Ltd.	6,000	—	6,000	—	—	—	6,000	15,000	96
97	Pierce National Life	8,398	—	8,398	—	—	—	8,398	1,880,007	97
98	Pioneer Life Assurance	51,285	—	51,285	1,571	—	1,571	52,856	17,538,503	98
99	Pitts Life	372,759	253,457	626,216	10,529	—	10,529	636,745	1,029,268	99
100	Les Prevoyants du Canada (Pens)	—	—	—	9,501	—	9,501	9,501	339,359	100
101	Provident Alliance Life	—	1,025,365	1,025,365	—	—	—	1,025,365	4,345,286	101
102	Provident Life and Accident	6,985	335,963	342,948	—	—	—	342,948	1,087,471	102
103	Prudential of America	60,277,018	27,277,147	87,554,165	7,196,182	904,798	8,101,780	95,655,945	226,620,857	103
104	Prudential of England	37,205,794	2,557,576	39,763,370	19,742,560	41,675,639	61,418,199	101,181,569	206,748,751	104
105	Reliable Life	224,118	531,602	755,720	—	—	—	755,720	2,390,922	105
106	Royal Insurance Co. Ltd.	2,472,661	338,469	2,811,130	111,269	—	111,269	2,922,399	12,164,931	106
107	Safeco Life	—	18,567	18,567	—	—	—	18,567	44,438	107
108	Sauvegarde Life	570,570	6,566	577,136	74,068	966,584	1,040,652	1,617,788	72,355,907	108
109	Seaboard Life	4,896	358,817	363,713	932	—	932	364,645	6,580,658	109
110	Sovereign Life Assurance	3,192,318	—1,417	3,190,901	114,018	—	114,018	3,304,919	10,641,332	110
111	Standard Life Assurance	13,719,873	1,392,262	15,112,135	7,375,093	141,383,790	148,758,883	163,871,018	301,507,144	111
112	State Farm Life	6,994,463	215,876	7,210,339	278,598	—	278,598	7,488,937	8,990,927	112
113	State Mutual Life of America	—	123,122	123,122	—	—	—	123,122	130,561	113
114	Sun Alliance and London Assurance	1,059,956	43,657	1,103,613	162	—	162	1,103,775	2,404,678	114
115	Sun Life of Canada	55,301,275	48,108,580	103,409,855	100,104,240	107,164,291	207,268,531	310,678,386	791,265,623	115
116	Teachers Insurance and Annuity	75,914	—	75,914	555,460	—	555,460	631,374	5,950,058	116
117	Toronto Mutual	4,128,594	—	4,128,594	5,490,906	—	5,490,906	9,619,500	12,114,269	117
118	Transamerica Occidental Life	11,546,696	1,523,764	13,070,460	916	1,155,699	1,156,615	14,227,075	37,817,869	118
119	Travelers Insurance	986,655	2,033,493	3,020,148	2,868	703,139	706,007	3,726,155	7,660,916	119
120	Travelers Life Ins. Co. of Canada	1,466,642	4,448,208	5,914,850	14,175,043	15,381,879	29,556,922	35,471,772	64,967,956	120
121	Union Mutual Life	20,746	1,986	22,732	—	-	—	22,732	337,123	121
122	United American Ins. Co.	71,743	—	71,743	—	—	—	71,743	1,215,559	122
123	United of Omaha Life	196,284	4,354	200,638	—	—	—	200,638	375,235	123
124	Washington National Insurance	—	—	—	—	—	—	—	—	124
125	Wawanesa Mutual	721,255	28,893	750,148	763,080	—	763,080	1,513,228	10,255,556	125
126	Western Life	754,114	—	754,114	—	18,365	18,365	772,479	1,831,610	126
127	Zurich Life of Canada	4,886,063	1,122,265	6,008,328	3,949,386	1,471,420	5,420,806	11,429,134	31,087,943	127
	Totals — 1981	898,304,645	430,568,566	1,328,873,211	1,102,697,534	980,865,321	2,083,562,855	3,412,436,066	8,297,807,837	
	Totals — 1980	846,358,307	374,238,745	1,220,597,052	642,159,022	844,717,068	1,486,876,090	2,707,473,142	5,637,813,121	

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1981

	Name of Company	ASSURANCE CONTRACTS			ANNUITY CONTRACTS			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
1	Abbey Life of Canada	905,200	3,000	908,200	130,276	2,706	132,982	1,041,182	1,602,880	1
2	Acadia Life	638,000	—	638,000	690,000	—	690,000	1,328,000	2,543,000	2
3	Aeterna Life	2,159	—	2,159	156,740	—	156,740	158,899	4,907,063	3
4	Aetna Life	462,928	11,984,311	12,447,239	299	—904	—605	12,446,634	18,388,131	4
5	Alexander Hamilton Life of America	—	560,948	560,948	—	—	—	560,948	1,540,648	5
6	Alliance Mutual Life	366,845	493,035	859,880	50,953	23,149	74,102	933,982	42,533,122	6
7	Allstate Life	5,520	15,945	21,465	—	—	—	21,465	40,196	7
8	Allstate Life of Canada	829,548	2,444,000	3,273,548	364,043	344,215	708,258	3,981,806	7,070,584	8
9	American Bankers Life Assurance Co.	—	104,293	104,293	—	—	—	104,293	566,927	9
10	American Health and Life	—	—	—	—	—	—	—	—	10
11	American Life	148,000	113,000	261,000	—	—	—	261,000	340,000	11
12	American United Life	543	—	543	—	—	—	543	591	12
13	L'Assur-Vie Desjardins	57,377	2,790,458	2,847,835	47,377	37,993	85,370	2,933,205	112,181,473	13
14	Assumption Mutual Life	40,160	1,058	41,218	—	—	—	41,218	13,002,048	14
15	Atlantic Mutual Life Ins. Co.	—	6,000	6,000	—	—	—	6,000	1,284,601	15
16	Bankers Life Co.	—	188,861	188,861	—	10,663	10,663	199,524	278,158	16
17	Canada Life Assurance	37,079,838	33,301,846	70,381,684	39,431,252	17,542,705	56,973,957	127,355,641	258,121,129	17
18	Canadian General Life	119,285	2,024,514	2,143,799	3,565	—	3,506	2,147,364	5,070,037	18
19	Capitol Life	—	—	—	—	—	—	—	17,906	19
20	Carolina Life & Accident	1,187	—	1,187	—	—	—	1,187	1,187	20
21	Charter National Life	100,000	—	100,000	—	—	—	100,000	110,000	21
22	Chrysler Life of Canada	—	100,314	100,314	—	—	—	100,314	184,322	22
23	Citadel Life Assurance Co.	2,227,000	838,000	3,065,000	1,716,000	45,000	1,761,000	4,826,000	15,683,000	23
24	College Retirement Equities Fund	—	—	—	130,288	—	130,288	130,288	861,597	24
25	Colonia Life Insurance Co.	1,303,132	48,723	1,351,855	525,860	—	525,860	1,877,715	2,794,046	25
26	Combined Insurance Co. of America	1,231,289	—	1,231,289	—	—	—	1,231,289	2,748,649	26
27	Commercial Life of Canada	1,880,668	520,064	2,400,732	2,318,621	1,137,470	3,456,091	5,856,823	15,032,222	27
28	Commercial Union Assurance Co.	4,416,855	827,363	5,244,218	1,504,706	68,140	1,572,846	6,817,064	23,734,062	28
29	Confederation Life	20,813,408	32,418,264	53,231,672	27,367,819	187,732,543	215,100,362	268,332,034	395,377,229	29
30	Connecticut General Life	19,392	712,707	732,099	1,185	82,191	83,376	815,475	1,085,970	30
31	Constellation Assurance	—	—	—	—	—	—	—	—	31
32	Continental Assurance	—	88	88	—	—	—	88	142	32
33	Les Cooperants, Société Mutuelle D'Assurance-Vie	266,586	7,000	273,586	293,069	5,332	298,401	571,987	47,037,392	33
34	Co-operative Life Insurance	298,816	3,969,361	4,268,177	27,117	436,384	463,501	4,731,678	28,169,560	34
35	Co-operators Life Insurance Co.	3,406,755	—	3,406,755	888,864	22,000	910,864	4,317,619	4,317,619	35
36	Credit Life	—	—	—	—	—	—	—	—	36
37	Crown Life	22,471,848	9,204,397	31,676,245	10,866,095	21,075,448	31,941,543	63,617,788	150,567,702	37
38	Cumis Life Insurance Co.	150,793	9,216,178	9,366,971	363,970	739,579	1,103,549	10,470,520	17,926,277	38
39	Cuna Mutual	703,104	26,750	729,854	1,141,470	—	1,141,470	1,871,324	2,892,608	39
40	Dominion Life Assurance	13,004,767	3,200,459	16,205,226	20,471,354	2,731,431	23,202,785	39,408,011	82,164,235	40
41	Dominion of Canada General	1,485,513	811,348	2,296,861	3,468,913	92,849	3,561,762	5,858,623	9,029,601	41
42	Eaton Bay Life Assurance Co.	2,028,948	1,858,484	3,887,432	6,482,180	70,594	6,552,774	10,440,206	24,850,109	42
43	L'Economie Mutuelle	20,192	—	20,192	86,400	—	86,400	106,592	9,446,206	43
44	Empire Life	7,508,648	1,075,800	8,584,448	4,733,221	1,922,515	6,655,736	15,240,184	28,631,029	44

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1981 (cont'd.)

	Name of Company	ASSURANCE CONTRACTS			ANNUITY CONTRACTS			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
45	Equitable Life Assurance U.S.	481,054	2,320,431	2,801,485	2,318	240,224	242,542	3,044,027	5,679,680	45
46	Equitable Life Canada	8,054,509	2,249,638	10,304,147	4,287,212	921,849	5,209,061	15,513,208	29,690,475	46
47	Excelsior Life Insurance Company	12,464,220	13,371,193	25,835,413	10,962,597	30,540,183	41,502,780	67,338,193	129,094,733	47
48	Family Life Insurance Co.	2,177,186	—	2,177,186	7,341,936	147,710	7,489,646	9,666,832	34,073,701	48
49	Federated Life Insurance Co.	77,584	—	77,584	14,373	—	14,373	91,957	589,017	49
50	Fidelity Life Assurance	210,130	97,508	307,638	800,844	43,306	844,150	1,151,788	12,880,067	50
51	Financial Life Assurance Canada	26,362	36,627	62,989	—	45,433	45,433	108,422	880,666	51
52	Ford Life	—	155,919	155,919	—	—	—	155,919	859,552	52
53	Franklin Life	48	—	48	11	—	11	59	72	53
54	General American Life	718	24,929	25,647	—	—	—	25,647	25,819	54
55	General Reassurance	413,280	—	413,280	—	—	—	413,280	590,043	55
56	Gerling Global Life	2,015,877	166,672	2,182,549	385,836	55,196	441,032	2,623,581	3,867,428	56
57	Glacier National Life Assurance	42,381	—	42,381	—	—	—	42,381	285,016	57
58	Globe Life Insurance Co.	32,094	543,941	576,035	210,011	—	210,011	786,046	1,326,023	58
59	Great West Life	30,053,127	19,683,575	49,736,702	20,842,949	43,333,360	64,176,309	113,913,011	387,526,379	59
60	Hartford Life	—	3,000	3,000	—	—	—	3,000	18,000	60
61	Imperial Life Assurance Co. Can.	14,377,968	8,824,168	23,202,136	21,407,949	3,000,152	24,408,101	47,610,237	111,293,920	61
62	Industrial Life Insurance Co.	680,358	959,933	1,640,291	8,444,768	1,732,206	10,176,974	11,817,265	107,930,859	62
63	John Alden Life	—	10,855	10,855	24,535	—	24,535	35,390	130,656	63
64	John Hancock Mutual Life	44,953	1,678,548	1,723,501	19,952	35,823	55,775	1,779,276	2,904,012	64
65	Laurentian Mutual Insurance	723,807	52,200	776,007	36,210	—	36,210	812,217	56,407,651	65
66	Laurier Life	764,651	335,758	1,100,409	2,042	—	2,042	1,102,451	1,618,118	66
67	Life Insurance of North America	—	5,040	5,040	—	—	—	5,040	38,439	67
68	Life Investors Ins. Co. of America	—	498,561	498,561	—	—	—	498,561	575,907	68
69	London Life	137,471,041	28,488,592	165,959,633	23,291,266	18,820,733	42,111,999	208,071,632	355,702,001	69
70	Maccabees Mutual	131,906	—83	131,823	—	—	—	131,823	882,028	70
71	Manufacturers Life	29,305,660	6,072,125	35,377,785	73,456,834	72,269,005	145,725,839	181,103,624	355,277,943	71
72	Maritime Life Assurance	7,606,528	4,642,435	12,248,963	12,679,881	3,697,868	16,377,749	28,626,712	80,778,536	72
73	Massachusetts General Life	131,198	—	131,198	6,736	—	6,736	137,934	276,234	73
74	Massachusetts Mutual	59,485	91,224	150,709	88,861	50,236	139,097	289,806	371,292	74
75	Metropolitan Life	61,132,495	28,053,940	89,186,435	7,013,626	10,506,266	17,519,892	106,706,327	262,529,531	75
76	Ministers Life — A Mutual Life Co.	175,259	—	175,259	—	—	—	175,259	286,551	76
77	Minnesota Mutual	108	1,570	1,678	—	1,619	1,619	3,297	4,054	77
78	Monarch Life Assurance	11,003,738	35,000	11,038,738	11,166,066	3,800,612	14,966,678	26,005,416	62,628,961	78
79	Montreal Life	2,136,770	173,604	2,310,374	1,028,577	890,496	1,919,073	4,229,447	15,424,831	79
80	Mony Life	414,450	—	414,450	566,987	—	566,987	981,437	4,149,586	80
81	Mutual Life Assurance of Canada	78,106,000	20,690,000	98,796,000	56,227,000	26,596,000	82,823,000	181,619,000	839,275,000	81
82	Mutual Life of New York	1,305,650	4,824	1,310,474	65,247	29,904	95,151	1,405,625	3,782,597	82
83	Mutual of Omaha	1,329,813	1,440,357	2,770,170	184,208	73,718	257,926	3,028,096	9,748,699	83
84	National Fidelity Life	591,605	—	591,605	—	—	—	591,605	591,605	84
85	National Life Assurance Co.	4,336,349	10,316,427	14,652,776	1,732,030	25,578,934	27,310,964	41,963,740	65,147,048	85
86	New England Mutual	—	36,443	36,443	—	—	—	36,443	43,673	86
87	New York Life	5,954,506	3,592,000	9,546,506	579,035	110,921	689,956	10,236,462	31,173,875	87
88	North American Life Assurance	21,295,133	10,025,931	31,321,064	17,632,840	130,306,107	147,938,947	179,260,011	249,075,875	88
89	North American Life & Casualty	444,885	81,438	526,323	32,137	34,546	66,683	593,006	2,193,876	89
90	North West Life of Canada	1,465,421	—	1,465,421	659,161	—	659,161	2,124,582	14,584,938	90
91	Northern Life Assurance of Canada	9,003,874	1,697,554	10,701,428	3,589,876	477,267	4,067,143	14,768,571	25,420,946	91
92	Norwich Union Life	2,113,238	720,784	2,834,022	1,351,529	2,960,858	4,312,387	7,146,409	14,990,275	92

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1981 (cont'd.)

	Name of Company	ASSURANCE CONTRACTS			ANNUITY CONTRACTS			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
94	Old Republic Life	—	481,054	481,054	—	—	—	481,054	942,643	94
95	Paul Revere Life	643,533	4,189	647,722	56,521	—	56,521	704,243	1,963,608	95
96	Penn Mutual Life	452	—	452	—	—	—	452	452	96
97	Pennsylvania Life	72,215	188,972	261,187	—	—	—	261,187	1,480,518	97
98	Phoenix Assurance Co. Ltd.	17,000	—	17,000	—	—	—	17,000	30,000	98
99	Pierce National Life	3,275	—	3,275	—	—	—	3,275	463,620	99
100	Pioneer Life	29,356	—	29,356	1,197	—	1,197	30,553	9,351,525	100
101	Pitts Life	18,253	152,500	170,753	—	—	—	170,753	472,887	101
102	Les Prevoyants du Canada (Pens)	—	—	—	37,343	—	37,343	37,343	133,802	102
103	Provident Alliance Life Ins. Co.	—	512,633	512,633	—	—	—	512,633	1,315,443	103
104	Provident Life and Accident	3,645	562,026	565,671	—	—	—	565,671	1,553,321	104
105	Prudential Insurance of America	48,629,192	21,523,413	70,152,605	8,528,315	2,913,039	11,441,354	81,593,959	172,894,671	105
106	Prudential Assurance of England	39,725,661	2,024,520	41,750,181	2,901,906	23,246,614	26,148,520	67,898,701	147,543,836	106
107	Reliable Life	190,337	484,608	674,945	—	—	—	674,945	1,867,196	107
108	Royal Insurance Company Ltd.	1,652,854	327,327	1,980,181	173,474	—	173,474	2,153,655	8,961,966	108
109	Sauvegarde Life	664,946	2,501	667,447	351,008	44,742	395,750	1,063,197	42,416,804	109
110	Safeco Life	—	74,790	74,790	—	—	—	74,790	125,233	110
111	Seaboard Life	32,699	84,000	116,699	698	—	698	117,397	2,746,178	111
112	Sovereign Life Assurance of Canada	1,968,343	9,309	1,977,652	516,857	—	516,857	2,494,509	8,272,876	112
113	Standard Life	13,547,371	1,203,585	14,750,956	8,100,680	244,647,641	252,748,321	267,499,277	378,476,968	113
114	State Farm Life	3,063,191	125,612	3,188,803	692,702	—	692,702	3,881,505	4,883,107	114
115	State Mutual Life of America	275	75,132	75,407	—	—	—	75,407	75,407	115
116	Sun Alliance and London Assurance	808,504	—	808,504	11,688	—	11,688	820,192	1,548,724	116
117	Sun Life of Canada	62,037,189	49,040,134	111,077,323	50,937,659	19,209,556	70,147,215	181,224,538	478,607,088	117
118	Teachers Insurance & Annuity	56,288	—	56,288	816,835	—	816,835	873,123	6,359,037	118
119	Toronto Mutual Life	1,797,769	—	1,797,769	347,865	—	347,865	2,145,634	3,295,066	119
120	Transamerica Occidental Life	5,260,775	1,123,484	6,384,259	1,119	662,373	663,492	7,047,751	18,011,705	120
121	Travelers Insurance	1,438,009	1,401,147	2,839,156	4,896,870	526,171	5,423,041	8,262,197	14,673,097	121
122	Travelers Life Ins. Co. of Canada	344,220	2,982,104	3,326,324	14,452,884	2,569,153	17,022,037	20,348,361	35,250,078	122
123	Union Mutual Life	33,422	—176	33,246	7,461	—	7,461	40,707	261,709	123
124	United American Ins. Co.	18,087	—	18,087	—	—	—	18,087	335,849	124
125	United of Omaha Life	322,943	—	322,943	—	—	—	322,943	609,759	125
126	Washington National Insurance	—	14,328	14,328	—	—	—	14,328	14,328	126
127	Wawanesa Mutual Life	125,890	—	125,890	914,594	—	914,594	1,040,484	6,194,360	127
128	Western Life	695,219	—	695,219	71,076	—	71,076	766,295	1,537,449	128
129	Zurich Life of Canada	2,918,251	1,060,469	3,978,720	3,438,590	516,740	3,955,330	7,934,050	20,010,828	129
	Totals — 1981	758,595,847	369,506,891	1,128,102,738	508,437,407	904,995,671	1,413,433,078	2,541,535,816	5,997,722,679	
	Totals — 1980	632,441,174	307,628,098	940,069,272	334,431,394	455,378,312	789,809,706	1,729,878,978	3,986,952,022	

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1981

	Name of Company	Direct in Force at end of 1980		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life of Canada	8,740	476,384,595	1,109	208,575,166	154	21,861,423	1,263	230,436,589	1
2	Acadia Life	6,931	140,553,000	631	30,647,000	21	860,000	652	31,507,000	2
3	Aeterna Life	389	4,482,889	50	1,817,650	2	29,700	52	1,847,350	3
4	Aetna Life	1,815	1,661,093,477	37	23,982,500	—	695,614,602	37	719,597,102	4
5	Alexander Hamilton Life of America	31,039	69,021,798	13,759	24,120,801	—	—	13,759	24,120,801	5
6	Alliance Mutual Life	2,896	134,026,075	161	6,007,108	125	17,265,635	286	23,272,743	6
7	Allstate Life	892	6,177,245	1	7,962,525	2	2,574,570	3	10,537,095	7
8	Allstate Life of Canada	20,898	1,058,675,000	3,474	249,987,000	18	105,063,000	3,492	355,050,000	8
9	American Bankers Life Assur. Co.	—	25,103,610	—	3,233,332	—	—	—	3,233,332	9
10	American Health & Life	2	423,142	—	—	—	—	—	—	10
11	American Life	211	16,265,000	5,111	606,719,754	1	100,000	5,112	606,819,754	11
12	American United	9	8,171	—	—	—	112	—	112	12
13	L'Assur-Vie Desjardins	985	382,681,416	27	2,939,256	—	—24,614,948	27	—21,675,692	13
14	Assumption Mutual Life	316	1,581,670	11	260,000	2	44,988	13	304,988	14
15	Atlantic Mutual Life Assur. Co.	28	5,530	1	50	—	1,016	1	1,066	15
16	Bankers Life Co.	10	35,992,133	0	73,047	—1	1,256,431	—1	1,329,478	16
17	Canada Life Assurance	133,716	11,893,291,267	8,134	1,253,528,340	343	1,139,819,178	8,477	2,393,347,518	17
18	Canadian General Life	2,561	1,018,603,318	4,547	897,157,870	—	6,804,464	4,547	903,962,334	18
19	Capitol Life	187	8,509,812	11	483,577	—	—	11	483,577	19
20	Carolina Life & Accident	429	1,881,911	1,001	5,433,064	20	105,737	1,021	5,538,801	20
21	Charter National Life	21	794,853	2	28,000	—	—	2	28,000	21
22	Chrysler Life of Canada	6,398	19,855,625	5,825	34,765,848	—	—	5,825	34,765,848	22
23	Citadel Life Assur. Co.	18,430	581,853,437	1,476	150,501,058	92	101,592,443	1,568	252,093,501	23
24	College Retirement Equities Fund	—	—	—	—	—	—	—	—	24
25	Colonia Life Insurance Co.	6,897	191,128,000	1,206	42,811,704	47	3,309,062	1,253	46,120,766	25
26	Combined Insurance Co. of America	31,811	174,240,480	9,494	53,076,579	—	—	9,494	53,076,579	26
27	Commercial Life of Canada	29,779	712,080,069	2,792	217,033,451	2,696	56,122,931	5,488	273,156,382	27
28	Commercial Union Assurance Co.	20,106	1,119,705,245	3,125	378,220,315	620	84,817,870	3,745	463,038,185	28
29	Confederation Life	95,245	12,558,794,644	5,829	1,507,331,781	—2,135	2,031,444,449	3,694	3,538,776,230	29
30	Connecticut General	119	229,108,441	7	8,117,500	1	5,696	8	8,123,196	30
31	Constellation Assurance	233	221,003,104	—	—	—	36,340,747	—	36,340,747	31
32	Continental Assurance	12	22,626,189	1	6,020,000	—	228,061	1	6,248,061	32
33	Les Cooperants, Société Mutuelle	4,225	44,638,887	207	3,438,676	14	5,367,236	221	8,805,912	33
34	Co-operative Life Insurance	3,661	925,039,593	26	3,421,357	128	144,807,088	154	148,228,445	34
35	Co-operators Life Insurance Co.	118,844	906,738,013	139,642	530,245,724	937	46,041,822	140,579	576,287,546	35
36	Credit Life	—	—	—	—	—	—	—	—	36
37	Crown Life	117,473	5,213,399,956	8,296	786,529,402	1,672	482,359,792	9,968	1,268,889,194	37
38	Cumis Life Insurance Co.	8,789	2,443,519,502	1,323	215,961,200	328	89,993,717	1,651	305,954,917	38
39	Cuna Mutual	11,808	59,270,557	—	—	239	1,809,438	239	1,809,438	39
40	Dominion Life Assurance	52,683	2,145,818,490	3,449	343,448,846	0	165,540,784	3,449	508,989,630	40
41	Dominion of Canada General	10,790	479,203,700	462	68,338,400	—	23,084,882	462	91,423,282	41
42	Eaton Bay Life Assurance Co.	48,621	1,223,483,928	9,250	495,939,873	4	27,574,250	9,254	523,514,123	42
43	L'Economie Mutuelle	1,965	21,233,522	268	5,943,810	62	342,675	330	6,286,485	43
44	Empire Life	56,274	1,353,176,950	6,192	307,170,035	—	31,710,988	6,192	338,881,023	44
45	Equitable Life Assurance U.S.	315	449,412,312	16	28,104,193	10	276,504,126	26	304,608,319	45

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1981 (cont'd.)

	Name of Company	Direct in Force at end of 1980		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
46	Equitable Life Canada	31,696	1,377,983,581	2,933	193,066,804	—	35,240,913	2,933	228,307,717	46
47	Excelsior Life	51,618	4,429,330,520	6,832	937,478,387	64	3,778,927	6,896	941,257,314	47
48	Family Life Insurance Co.	6,335	206,598,589	724	97,894,624	35	10,312,780	759	108,207,404	48
49	Federated Life Insurance Co.	1,471	41,559,265	204	11,767,523	5	1,243,527	209	13,011,050	49
50	Fidelity Life	1,777	73,134,854	591	50,160,443	43	2,897,409	634	53,057,852	50
51	Financial Life Assurance of Canada	530	24,440,970	326	15,216,368	3	100,571	329	15,316,939	51
52	Firemen's Fund American Life	—	—	—	—	—	—	—	—	52
53	Ford Life	—	54,428,623	—	52,908,642	—	—	—	52,908,642	53
54	Franklin Life	657	11,892	30	508	—	—	30	508	54
55	General American Life	13	6,448,469	—	631,495	—	26,490	—	657,985	55
56	Gerling Global Life	9,143	279,853,490	1,183	102,680,266	104	17,622,329	1,287	120,302,595	56
57	Glacier National Life	441	5,910,346	—	—	—	—	—	—	57
58	Globe Life Insurance Co.	1,120	39,677,192	136	10,070,263	38	1,878,337	174	11,948,600	58
59	Great West Life	93,221	8,110,381,877	8,370	1,260,623,344	—49	2,534,159,897	8,321	3,794,783,241	59
60	Hartford Life	—	—	—	—	—	—	—	—	60
61	Imperial Life Assur. Co. of Canada	69,260	2,582,169,755	3,597	417,461,657	116	431,939,214	3,713	849,400,871	61
62	INA Life Insurance Co.	—	—	—	—	—	—	—	—	62
63	Industrial Life Insurance Co.	23,261	466,149,109	2,879	151,996,272	203	53,173,472	3,082	205,169,744	63
64	John Alden Life	2	9,539,343	—	—	—	—	—	—	64
65	John Hancock Mutual Life	388	537,560,378	7	29,753,586	7	42,656,739	14	72,410,325	65
66	Laurentian Mutual Assurance	7,395	68,148,077	669	7,572,124	22	1,050,119	691	8,622,243	66
67	Laurier Life	8,956	237,516,807	1,094	323,649,286	352	50,744,298	1,446	374,393,584	67
68	Life Insurance of North America	10	37,620,322	—	167,500	2	20,652,123	2	20,819,623	68
69	Life Investors Ins. Co. of America	—	—	—	—	—	—	—	—	69
70	London Life	1,128,263	18,895,732,170	65,104	1,992,533,222	18,037	3,302,694,501	83,141	5,295,227,723	70
71	Maccabees Mutual	1,397	3,468,736	0	9,438	3	38,304	3	47,742	71
72	Manufacturers Life	141,179	4,295,017,746	8,483	509,878,668	914	396,242,075	9,397	906,120,743	72
73	Maritime Life Assurance	20,547	3,121,583,276	5,209	953,325,868	319	—134,662,823	5,528	818,663,045	73
74	Massachusetts General Life	1,089	6,905,676	—	—	0	15,718	—	15,718	74
75	Massachusetts Mutual	86	15,018,255	9	645,409	1	3,429,114	10	4,074,523	75
76	Metropolitan Life	1,040,803	9,500,768,235	39,515	1,196,778,694	17,565	678,650,302	57,080	1,875,428,996	76
77	Ministers Life — A Mutual Life Co.	730	3,432,701	—	—	—	—2,784	—	—2,784	77
78	Minnesota Mutual	144	1,765,374	—	—	—	143,383	—	143,383	78
79	Monarch Life Assurance	50,304	1,142,517,223	6,362	312,723,058	82	18,506,718	6,444	331,229,776	79
80	Montreal Life	17,663	313,802,723	1,576	77,271,231	217	27,136,138	1,793	104,407,369	80
81	Mony Life	4,277	119,547,687	2,316	315,881,810	115	17,210,948	2,431	333,092,758	81
82	Mutual Life Assur. Co. of Canada	361,447	11,178,390,000	25,216	1,429,854,000	4,640	664,271,000	29,856	,094,125,000	82
83	Mutual Life of New York	4,251	32,879,620	0	174,000	27	491,334	27	665,334	83
84	Mutual of Omaha	15,587	990,265,781	2,441	136,559,287	28	116,135,303	2,469	252,694,590	84
85	National Fidelity Life	90	6,099,351	133	13,097,062	—	—	133	13,097,062	85
86	National Life Assurance Co.	20,907	2,994,281,522	2,313	338,103,840	30	174,881,973	2,343	512,985,813	86
87	New England Mutual	7	8,192,000	—	—	—	—	—	—	87
88	New York Life	26,069	1,758,915,141	2,530	248,892,675	20	5,919,310	2,550	254,811,985	88
89	North American Life Assurance	96,047	5,705,985,348	9,738	1,050,359,503	831	300,501,980	10,569	1,350,861,483	89
90	North American Life and Casualty	3,252	94,888,557	—	30,282,760	112	1,150,009	112	31,432,769	90
91	North West Life Assur. Co. of Can.	1,402	110,912,648	239	27,482,149	43	7,127,334	282	34,609,483	91
92	Northern Life Assur. Company of Can.	42,442	1,401,665,332	4,279	306,867,602	134	89,695,015	4,413	396,562,617	92

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1981 (cont'd.)

	Name of Company	Direct in Force at end of 1980		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
93	Norwich Union Life	15,014	416,568,676	1,031	46,573,087	114	10,476,766	1,145	57,049,853	93
94	Occidental Life of Canada	3,086	115,132,690	5,073	536,093,890	19	446,222	5,092	536,540,112	94
95	Old Republic Life	—	69,551,858	—	63,848,324	—	—	—	63,848,324	95
96	Paul Revere Life	6,377	208,183,673	673	47,763,612	10	596,214	683	48,359,826	96
97	Penn Mutual Life	8	91,477	—	—	—	162	—	162	97
98	Pennsylvania Life	1,977	55,443,002	28	296,223	1	803,949	29	1,100,172	98
99	Phoenix Assurance Company Ltd.	11	6,000	—	—	—	57,000	—	57,000	99
100	Pierce National Life	68	104,316	1	100	—	3,290	1	3,390	100
101	Pioneer Life Assurance	102	2,153,625	11	305,354	1	137,328	12	442,682	101
102	Pitts Life	2,809	116,923,156	586	40,954,526	—	2,393,210	586	43,347,736	102
103	Les Prevoyants du Canada (Pens.)	—	—	—	—	—	—	—	—	103
104	Provident Alliance Life Ins. Co.	2	96,946,600	—	—	—	—	—	—	104
105	Provident Life and Accident	103	92,991,694	2	32,283,336	1	966,853	3	33,250,189	105
106	Prudential of America	544,744	9,143,104,807	29,762	1,110,593,564	4,222	163,905,954	33,984	1,274,499,518	106
107	Prudential of England	99,280	2,410,738	8,721	501,023	1,519	223,614	10,240	724,637	107
108	Reliable Life	2,650	458,766,715	80	124,334,969	5	84,085	85	124,419,054	108
109	Royal Insurance Co.	11,535	302,333,554	918	44,395,737	405	17,613,951	1,323	62,009,688	109
110	Sauvegarde Life	6,220	46,883,244	115	2,469,528	70	640,976	185	3,110,504	110
111	Safeco Life	—	—	—	—	—	—	—	—	111
112	Seaboard Life	662	258,864,315	870	116,572,795	68	214,240,107	938	330,812,902	112
113	Sovereign Life	21,770	304,212,990	1,371	77,148,032	490	11,708,063	1,861	88,856,095	113
114	Standard Life	39,624	1,009,657,180	2,360	104,693,663	339	7,962,966	2,699	112,656,629	114
115	State Farm Life	33,988	672,811,967	5,601	203,236,790	—	4,632,955	5,601	207,869,745	115
116	State Mutual Life Ass. of America	9	17,709,303	1	3,245,520	—	2,167,680	1	5,413,200	116
117	Sun Alliance and London Assur.	4,511	153,566,270	1,207	86,850,039	—	1,634,040	1,207	88,484,079	117
118	Sun Life of Canada	240,108	14,498,649,611	19,969	1,666,958,177	940	1,424,028,703	20,909	3,090,986,880	118
119	Teachers Insurance and Annuity	288	8,304,970	11	782,800	—	—	11	782,800	119
120	Toronto Mutual	30,286	567,223,970	2,371	234,987,292	—	76,760	2,371	235,064,052	120
121	Transamerica Occidental Life	54,447	2,428,852,450	2,676	210,444,920	456	61,246,526	3,132	271,691,446	121
122	Travelers Ins. of Hartford	7,900	386,542,380	3	6,633,090	1	—	4	6,633,090	122
123	Travelers Life Ins. Co. of Can.	6,458	1,196,426,725	1,111	177,364,563	110	37,926,020	1,221	215,290,583	123
124	Union Mutual Life	163	2,661,000	1	397,000	3	29,569	4	426,569	124
125	United American Ins. Co.	458	730,700	39	44,700	38	103,268	77	147,968	125
126	United of Omaha Life	2,077	11,866,541	2	8,225	—	—	2	8,225	126
127	Washington National	1	208,000	—	—	—	—	—	—	127
128	Wawanesa Mutual	3,476	86,787,483	484	20,645,468	40	5,198,218	524	25,843,686	128
129	Western Life	4,317	75,620,950	315	31,200,625	—	—	315	31,200,625	129
130	Zurich Life	25,559	846,180	2,423	186,597	490	72,365	2,913	258,962	130
	Totals — 1981	5,311,816	161,130,533,827	529,796	26,105,008,729	58,806	16,422,212,776	588,602	42,527,221,505	
	Totals — 1980	4,760,696	143,218,530,988	497,240	22,534,739,301	58,732	13,790,652,231	555,972	36,325,391,532	

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1981

	Name of Companies	Total Deductions		Direct in Force at End of 1981		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life of Canada	1,559	155,467,402	8,444	551,353,782	12,897	1,106,280,437	12,897	261,912,226	1
2	Acadia Life	634	18,592,000	6,949	153,468,000	18,674	460,699,000	18,674	250,739,000	2
3	Aeterna Life	21	188,995	420	6,141,244	73,616	649,672,868	73,616	506,091,692	3
4	Aetna Life	146	30,538,541	1,706	2,350,152,038	3,487	3,201,156,058	3,486	3,182,592,058	4
5	Alexander Hamilton Life of America	15,724	42,403,339	29,074	50,739,260	90,077	167,922,302	90,077	167,922,302	5
6	Alliance Mutual Life	190	20,955,827	2,992	136,342,991	159,672	4,918,371,677	159,806	4,965,856,938	6
7	Allstate Life	42	385,653	853	16,328,687	1,506	21,698,983	10,697	210,088,983	7
8	Allstate Life of Canada	2,717	123,442,000	21,673	1,290,283,000	47,006	2,296,989,000	1,152,956	2,016,844,000	8
9	American Bankers Life Assur. Co.	—	395,089	34	27,941,853	165	102,727,401	165	102,703,866	9
10	American Health & Life	—	—	2	293,807	2	1,230,640	2	1,230,640	10
11	American Life	5	4,485,000	5,268	618,599,754	8,312	851,529,660	8,312	185,285,590	11
12	American United	1	505	8	7,778	20	19,324	203	35,039,240	12
13	L'Assur-Vie Desjardins	65	11,182,659	947	349,823,065	331,108	14,478,035,748	329,071	13,761,457,638	13
14	Assumption Mutual Life	18	93,331	311	1,793,327	47,718	1,210,238,430	47,718	868,675,982	14
15	Atlantic Mutual Life Ass. Co.	11	914	18	5,682	797	516,207	797	391,055	15
16	Bankers Life Co.	1	4,267,886	8	33,053,725	13	53,723,726	13	53,723,726	16
17	Canada Life Assurance	12,489	550,034,014	129,704	13,736,604,771	288,273	30,826,270,801	288,482	30,451,067,958	17
18	Canadian General Life	565	146,310,161	6,543	1,776,225,491	109,985	3,585,756,321	109,985	2,325,560,226	18
19	Capitol Life	36	845,387	162	8,148,002	729	34,420,638	729	34,420,638	19
20	Carolina Life & Accident	545	2,546,921	905	4,873,791	905	4,873,791	905	4,873,791	20
21	Charter National Life	2	106,137	21	716,716	85	6,493,776	85	6,493,776	21
22	Chrysler Life of Canada	2,915	19,866,761	9,308	34,754,712	15,518	58,132,907	15,518	58,132,907	22
23	Citadel Life Assur. Co.	2,290	122,341,864	17,708	711,605,074	45,814	1,784,993,980	45,814	1,572,598,159	23
24	College Retirement Equities Fund	—	—	—	—	—	—	—	—	24
25	Colonia Life Insurance Co.	1,357	55,840,542	6,793	181,408,224	8,263	294,458,862	7,942	290,523,314	25
26	Combined Insurance Co. of America	9,132	47,767,394	32,173	179,549,665	92,362	484,275,813	92,362	484,275,813	26
27	Commercial Life of Canada	6,927	158,644,229	28,340	826,592,222	56,270	1,742,531,401	56,279	1,126,238,905	27
28	Commercial Union Assurance Co.	2,992	193,361,489	20,859	1,389,381,941	70,192	4,153,218,395	70,192	3,292,865,355	28
29	Confederation Life	7,689	4,159,018,013	91,250	11,938,552,861	240,327	33,564,377,352	241,267	34,182,089,160	29
30	Connecticut General Life	8	42,203,726	119	195,027,911	228	269,653,096	694	235,955,482	30
31	Constellation Assurance	45	16,072,180	188	241,271,671	508	451,367,616	508	282,917,308	31
32	Continental Assurance	—	75,000	13	28,799,250	15	29,398,000	15	29,398,000	32
33	Les Cooperants, Société Mutuelle D'Assurance-Vie	279	2,067,779	4,167	51,377,020	223,084	4,811,162,756	223,084	4,451,444,891	33
34	Co-operative Life Insurance	362	260,860,748	3,453	812,407,290	81,801	5,669,271,349	81,801	5,514,817,410	34
35	Co-operators Life Insurance Co.	144,447	434,799,380	114,976	1,048,226,179	114,976	1,048,226,179	114,976	1,030,089,631	35
36	Credit Life	—	—	—	—	—	—	—	—	36
37	Crown Life	1,645	842,442,427	115,796	5,639,846,723	288,528	14,006,120,379	294,533	13,626,232,425	37
38	Cumis Life Insurance Co.	1,043	364,543,747	9,397	2,384,930,672	21,054	4,034,130,537	21,054	3,644,274,385	38
39	Cuna Mutual	936	7,208,942	11,111	53,880,053	18,165	95,022,071	26,594	446,067,118	39
40	Dominion Life Assurance	5,735	311,315,868	50,397	2,343,492,252	103,692	4,052,795,589	104,235	3,958,576,923	40
41	Dominion of Canada General	891	28,839,350	10,361	541,787,632	16,075	932,475,511	17,292	947,616,231	41
42	Eaton Bay Life Assurance Co.	4,087	110,268,361	53,788	1,636,729,690	128,271	3,414,644,824	128,271	3,414,644,824	42
43	L'Economie Mutuelle	135	1,041,237	2,160	26,478,770	42,751	1,181,001,651	42,751	1,023,314,460	43
44	Empire Life	6,330	250,764,806	56,136	1,441,293,167	97,975	2,598,187,372	99,424	2,339,794,538	44
45	Equitable Life Assurance U.S.	36	5,972,111	305	748,048,520	688	1,242,382,835	687	407,200,475	45

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1981 (cont'd.)

	Name of Companies	Total Deductions		Direct in Force at End of 1981		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
46	Equitable Life Canada	3,125	115,015,085	31,504	1,491,276,213	48,682	3,840,036,885	48,729	3,369,395,183	46
47	Excelsior Life Insurance Company	7,789	455,361,286	50,725	4,915,226,548	124,817	11,998,209,025	123,017	11,628,871,694	47
48	Family Life Insurance Co.	842	38,913,070	6,252	275,892,923	25,999	1,221,061,584	25,999	577,563,234	48
49	Federated Life Insurance Co.	185	8,013,661	1,495	46,556,654	5,073	186,603,541	5,073	173,965,286	49
50	Fidelity Life	187	7,776,854	2,224	118,415,852	28,176	1,906,176,394	28,197	1,423,010,291	50
51	Financial Life Assurance of Canada	99	6,065,299	760	33,692,610	5,745	280,456,999	5,745	116,467,231	51
52	Fireman's Fund American Life	—	—	—	—	—	—	—	—	52
53	Ford Life	—	39,576,431	—	67,760,834	—	315,950,473	—	315,950,473	53
54	Franklin Life	107	2,425	580	9,975	767	13,900	767	13,900	54
55	General American Life	—	24,929	13	7,081,525	15	7,320,987	15	7,320,987	55
56	Gerling Global Life	1,097	47,165,419	9,333	352,990,666	14,292	738,006,269	14,292	336,648,426	56
57	Glacier National Life	42	1,005,445	399	4,904,901	1,729	25,005,994	1,729	7,111,336	57
58	Globe Life Insurance Co.	88	7,547,489	1,206	44,078,303	2,705	84,192,855	2,705	70,894,492	58
59	Great West Life	9,054	2,866,389,385	92,488	9,038,775,733	306,232	37,390,747,783	308,611	37,569,050,077	59
60	Hartford Life	—	—	—	—	1	9,936,000	1	9,936,000	60
61	Imperial Life Assur. Co. of Canada	6,465	465,133,837	66,508	2,966,436,789	163,053	8,408,284,993	168,602	8,065,357,434	61
62	INA Life Ins. Co. of Canada	—	—	1	98,887	3	27,876	4	126,753	62
63	Industrial Life Insurance Co.	2,321	45,941,440	24,022	625,377,413	461,129	8,820,540,574	458,784	8,633,416,971	63
64	John Alden Life	—	8,429,560	2	1,109,783	6	4,921,590	6	4,921,590	64
65	John Hancock Mutual Life	28	2,651,317	374	607,319,386	692	900,936,838	7,895	925,093,421	65
66	Laurentian Mutual Assurance	485	10,628,004	7,601	66,142,316	991,464	6,007,485,561	991,464	5,126,362,408	66
67	Laurier Life	885	115,574,152	9,517	496,336,239	16,887	831,427,218	16,887	221,116,484	67
68	Life Insurance of North America	1	15,098	11	58,424,847	12	73,927,132	299	103,452,954	68
69	Life Investors Ins. Co. of America	—	—	—	—	—	—	—	—	69
70	London Life	86,795	3,898,342,760	1,124,609	20,292,617,133	1,887,069	36,471,692,837	1,887,534	36,170,787,485	70
71	Maccabees Mutual	95	485,500	1,305	3,030,978	8,230	22,353,712	8,228	22,123,472	71
72	Manufacturers Life	10,775	446,235,673	139,801	4,754,902,816	311,876	9,627,228,620	314,076	10,037,916,212	72
73	Maritime Life Assurance	2,864	317,888,793	23,211	3,622,357,528	76,202	11,166,567,820	76,202	7,319,017,295	73
74	Massachusetts General Life	51	692,351	1,038	6,229,043	2,084	14,573,647	2,066	14,013,367	74
75	Massachusetts Mutual	5	1,617,321	91	17,475,457	175	33,662,788	175	33,662,788	75
76	Metropolitan Life	53,545	688,122,359	1,044,338	10,688,074,872	3,194,506	24,990,855,587	3,194,506	24,648,667,201	76
77	Ministers Life — A Mutual Life Co.	76	272,739	654	3,157,178	1,194	6,165,913	1,194	6,165,913	77
78	Minnesota Mutual	38	4,058	106	1,904,699	295	4,104,899	295	4,104,899	78
79	Monarch Life Assurance	6,786	229,345,746	49,962	1,244,401,253	136,337	3,114,709,895	136,388	2,750,867,896	79
80	Montreal Life	1,903	60,965,345	17,526	357,244,747	67,125	1,856,073,891	60,668	1,566,252,699	80
81	Mony Life of Canada	740	38,022,308	5,968	414,618,137	20,269	1,396,110,840	20,269	1,010,387,092	81
82	Mutual Life Assur. Co. of Canada	32,357	814,595,000	358,946	12,457,920,000	838,388	26,616,400,000	838,752	26,408,142,000	82
83	Mutual Life of New York	363	5,120,961	3,915	28,423,993	11,432	87,762,668	11,432	87,762,668	83
84	Mutual of Omaha	2,231	143,188,913	15,825	1,099,771,458	48,994	2,709,350,773	47,538	2,531,421,025	84
85	National Fidelity Life	29	2,602,385	194	16,594,028	197	16,651,232	197	11,527,163	85
86	National Life Assur. of Canada	2,072	112,364,917	21,178	3,394,902,418	66,708	7,327,613,768	—	—	86
87	New England Mutual	1	734,250	6	7,457,750	7	7,852,750	7	7,852,750	87
88	New York Life	2,196	77,083,069	26,423	1,936,644,057	141,791	4,972,997,545	141,677	4,955,553,011	88
89	North American Life and Casualty	392	6,918,653	2,972	119,402,673	8,690	271,178,802	9,215	251,764,885	89
90	North American Life Assurance	9,580	429,310,694	97,036	6,627,536,137	207,650	12,735,534,476	208,766	12,707,296,342	90
91	North West Life of Canada	250	32,881,047	1,434	112,641,084	16,872	1,074,427,822	17,438	653,379,099	91
92	Northern Life Assurance of Canada	4,810	200,831,681	42,045	1,597,396,268	66,709	2,635,319,076	67,937	2,322,417,507	92

TABLE III. LIFE INSURANCE — EXHIBIT OF POLICIES IN ONTARIO, 1981 (cont'd.)

	Name of Companies	Total Deductions		Direct in Force at End of 1981		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
93	Norwich Union Life	1,447	47,658,392	14,712	425,960,137	36,118	830,172,874	36,149	748,733,416	93
94	Occidental Life of Canada	576	28,047,967	7,602	623,624,835	21,826	2,209,532,121	6,923	485,910,413	94
95	Old Republic Life	—	67,916,272	—	65,483,910	—	136,623,639	—	136,623,639	95
96	Paul Revere Life	834	39,610,948	6,226	216,932,551	16,141	596,858,639	16,141	586,262,485	96
97	Penn Mutual Life	—	—	8	91,639	8	91,639	8	91,639	97
98	Pennsylvania Life	87	1,818,564	1,919	54,724,610	12,676	343,788,497	12,626	342,309,171	98
99	Phoenix Assurance Company Ltd.	2	15,000	9	48,000	29	140,000	4,238	85,426,000	99
100	Pierce National Life	6	7,704	63	100,002	12,470	20,563,435	12,470	20,563,435	100
101	Pioneer Life	11	246,930	103	2,349,377	40,919	991,431,211	40,919	923,267,529	101
102	Pitts Life	749	34,242,445	2,646	126,028,447	4,769	219,332,561	4,769	154,430,230	102
103	Les Prevoyants du Canada (Pens.)	—	—	—	—	—	—	—	—	103
104	Provident Alliance Life Ins. Co.	—	5,086,027	2	91,860,573	2	297,997,637	2	44,699,647	104
105	Provident Life and Accident	7	836,742	99	125,405,141	124	232,413,430	124	232,413,430	105
106	Prudential of America	38,842	571,019,210	539,886	9,846,585,115	1,256,097	23,781,160,420	1,256,097	23,296,509,200	106
107	Prudential of England	12,541	373,239	96,979	2,762,136	236,746	7,718,765	236,773	7,486,901	107
108	Reliable Life	284	454,965,691	2,451	128,220,078	7,145	514,057,495	6,865	499,033,443	108
109	Royal Insurance Co.	1,634	39,982,157	11,224	324,361,085	56,285	1,161,576,263	56,285	1,161,576,263	109
110	Sauvegarde Life	448	3,167,442	5,957	46,826,306	115,229	4,781,396,375	115,229	3,639,362,709	110
111	Safeco Life	—	—	—	—	1	6,171,000	1	6,171,000	111
112	Seaboard Life	35	220,604,270	1,465	369,072,947	13,251	1,939,481,355	13,251	1,457,192,433	112
113	Sovereign Life Assur. Co.	2,578	58,328,501	21,053	334,740,584	67,003	1,203,913,424	67,003	635,680,551	113
114	Standard Life Assur. Co.	3,415	123,894,573	38,908	998,419,236	105,368	3,032,076,447	105,386	3,025,750,882	114
115	State Farm Life	3,163	74,234,755	36,426	806,446,957	42,755	940,176,062	42,755	939,987,032	115
116	State Mutual Life of America	—	83,000	10	23,039,503	11	23,983,503	11	23,983,503	116
117	Sun Alliance and London Assur.	642	30,899,991	5,076	211,150,358	11,761	423,202,546	11,764	379,131,517	117
118	Sun Life of Canada	22,421	530,888,959	238,596	17,358,747,532	687,956	43,598,515,522	688,331	43,541,257,170	118
119	Teachers Insurance and Annuity	14	27,522	285	9,060,248	1,197	38,675,919	1,197	38,675,919	119
120	Toronto Mutual	2,319	82,392,789	30,338	719,895,233	36,909	989,728,244	36,909	430,036,263	120
121	Transamerica Occidental Life	7,644	440,092,273	49,935	2,260,451,623	137,341	6,966,276,066	152,519	8,058,521,721	121
122	Travelers Ins. of Hartford	578	36,510,710	7,326	356,664,760	20,004	853,704,691	37,391	3,400,799,190	122
123	Travelers Life Insurance Co. of Canada	1,057	93,120,217	6,622	1,318,597,091	20,514	3,250,604,447	20,501	646,936,838	123
124	Union Mutual Life	10	1,854,941	157	1,232,628	894	76,131,932	894	76,131,932	124
125	United American Ins. Co.	98	178,168	437	700,500	7,042	11,397,877	7,042	11,397,877	125
126	United of Omaha Life	173	1,109,189	1,906	10,765,577	3,880	20,613,595	3,904	21,470,863	126
127	Washington National	1	190,000	—	18,000	—	18,000	—	18,000	127
128	Wawanesa Mutual Life	421	13,792,251	3,579	98,838,918	19,755	652,362,454	19,755	561,232,915	128
129	Western Life Assurance	398	18,319,504	4,234	88,502,071	8,935	233,397,308	9,015	96,327,659	129
130	Zurich Life of Canada	3,085	262,453	25,387	842,689	61,605	2,836,053	61,036	2,726,038	130
	Totals — 1981	600,465	23,318,193,220	5,299,961	189,639,500,764	15,198,730	480,495,036,540	14,826,159	449,647,899,286	
	Totals — 1980	551,941	17,969,811,488	4,813,354	166,689,898,931	13,711,040	401,218,941,516	13,269,159	405,628,856,345	

TABLE IV. FRATERNAL SOCIETIES — PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1981

	Societies	PREMIUMS (INCLUDING DUES)					DISBURSEMENTS (EXCLUDING EXPENSES)				CANADA TOTAL		
		Life Fund	Sick Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Life Fund	Sick Accident and Funeral Funds	Other Funds	Total	Premiums	Disbursements	
		$	$	$	$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	168,606	276,821	—	—	445,427	38,500	180,132	—	218,632	636,703	271,242	1
2	Associated Can. Travellers	539	36,942	69,773	—	107,254	3,619	18,000	—	21,619	316,694	73,556	2
3	Canadian Foresters Life	1,470,133	—	—	3,537,558	5,007,691	1,930,003	899	—	1,930,902	7,958,039	3,851,220	3
4	Canadian Slovak Benefit Society	30,851	—	7,551	—	38,402	57,174	—	—	57,174	49,833	74,062	4
5	Canadian Slovak League	80,548	—	14,508	—	95,056	60,111	—	—	60,111	133,090	94,027	5
6	Canadian Woodmen of the World	212,472	—	—	—	212,472	265,773	—	—	265,773	222,970	323,344	6
7	Civil Service Mutual Benefit	211,425	—	—	—	211,425	245,833	—	—	245,833	211,425	245,833	7
8	Commercial Travellers Canada	—	—	—	245,499	245,499	—	—	245,499	245,499	401,249	401,249	8
9	Croatian Catholic Union USA	28,992	412	—	—	29,404	18,893	3,084	—	21,977	32,873	22,577	9
10	Croatian Fraternal Union USA	199,339	20,523	—	69,624	289,486	280,624	22,010	—	302,634	348,776	367,089	10
11	Electrical Workers' Benefit Assoc.	153,249	—	43,962	—	197,211	249,600	—	—	249,600	402,012	294,400	11
12	First Catholic Slovak Ladies USA	11,607	—	—	—	11,607	17,849	—	—	17,849	14,629	21,439	12
13	First Catholic Slovak Union	46,715	—	—	—	46,715	36,686	—	—	36,686	81,474	88,704	13
14	Funeral Society of Ontario	1,409,985	—	—	—	1,409,985	735,492	—	—	735,492	1,409,985	735,492	14
15	Grand Orange Lodge of Brit. Amer.	747,931	—	—	—	747,931	422,701	—	—	422,701	942,828	484,699	15
16	Hungarian Reformed Federation	39,521	51	—	—	39,572	43,777	120	—	43,897	39,576	43,897	16
17	Independent Order of Foresters	11,503,198	313,249	—	273,774	12,090,221	4,715,608	240,549	—	4,956,157	28,804,635	9,854,441	17
18	Knights of Columbus	2,062,012	—	—	—	2,062,012	856,201	—	—	856,201	8,915,879	3,351,361	18
19	Labor Zionist Alliance	8,144	231	—	11,234	19,609	18,219	(25)	—	18,194	46,189	38,455	19
20	Lutheran Life Ins. Society Canada	2,387,220	105,209	—	1,564,595	4,057,024	1,715,733	50,156	—	1,765,889	9,745,136	3,600,103	20
21	Met. Toronto Police W.O. Fund	—	—	—	—	—	305,530	—	—	305,530	—	305,530	21
22	National Fraternal Society (Deaf)	21,147	2,054	—	—	23,201	12,826	1,390	—	14,216	36,884	15,431	22
23	North American Benefit Assoc.	759,019	—	—	35,160	794,179	330,978	—	—	330,978	812,605	371,629	23
24	Ont. Secondary School Teacher Frat.	1,030,831	—	136,023	—	1,166,854	800,254	—	—	800,254	1,166,854	800,254	24
25	Ont. Sec. School Teachers' Sick	—	314,283	—	—	314,283	—	394,406	—	394,406	314,283	394,406	25
26	Order of Italo-Canadians	9,679	696	10,251	—	20,626	9,541	806	—	10,347	24,267	14,449	26
27	Royal Arcanum	77,540	—	—	—	77,540	28,570	—	—	28,570	143,187	86,696	27
28	Serb National Federation	55,315	1,992	—	—	57,307	38,521	2,016	—	40,537	60,784	43,893	28
29	Sons of Scotland Benevolent Assoc.	197,015	—	2	—	197,017	329,188	—	—	329,188	373,702	582,327	29
30	Sons of Norway	—	—	—	—	—	—	—	—	—	215,314	58,031	30
31	Ukrainian Fraternal Assoc.	—	—	—	—	—	—	—	—	—	—	—	31
32	Ukrainian Fraternal Society	39,213	761	11,838	—	51,812	83,050	432	—	83,482	135,374	204,882	32
33	Ukrainian Mutual Benefit Assoc.	18,239	—	3,571	—	21,810	47,929	1,065	—	48,994	107,278	153,223	33
34	Ukrainian National Aid Assoc.	142,137	—	—	—	142,137	64,002	—	—	64,002	142,137	64,002	34
35	Ukrainian National Assoc. Inc.	283,083	10,662	—	6,203	299,948	233,218	—	—	233,218	437,697	350,908	35
36	Union of Canada Life	5,776,667	1,726,271	—	49,191	7,552,129	3,319,763	1,207,590	—	4,527,353	7,552,129	4,527,353	36
37	United Commercial Travelers	—	36,475	15,766	955	53,196	—	14,399	—	14,399	290,212	142,398	37
38	Workers Benevolent Assoc.	76,178	4,423	8,687	—	89,288	150,612	3,100	62,202	215,914	153,030	492,146	38
39	Workmen's Circle	1,201	676	—	5,272	7,149	1,150	453	—	1,603	29,990	6,230	39
	Totals — 1981	29,259,751	2,851,731	321,932	5,799,065	38,232,479	17,467,528	2,140,582	307,701	19,915,811	72,709,722	32,850,978	
	Totals — 1980	35,263,491	2,985,179	423,756	253,068	38,925,494	14,346,964	2,365,424	286,353	16,998,741	72,706,522	28,571,201	

TABLE V. FRATERNAL SOCIETIES — EXHIBIT OF LIFE INSURANCE & ANNUITY CERTIFICATES IN ONTARIO, 1981

	Society	At End of 1980	INCREASES		DECREASES			At End of 1981	Total Canada at End of 1981	
			New Issued	Other	Ceased by Death & Maturity	Ceased by Lapse & Sur.	Other			
		$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	16,969,700	1,756,000	10,205,500	131,000	—	5,161,100	23,639,100	34,188,500	1
2	Associated Can. Travellers	137,774	19,220	—	1,500	2,679	1,591	151,224	522,195	2
3	Canadian Foresters Life	82,465,292	10,590,420	2,402,224	563,304	8,382,867	2,299,823	84,211,942	203,347,067	3
4	Canadian Slovak Benefit Society	—	—	—	—	—	—	—	1,956,400	4
5	Canadian Slovak League	2,134,000	120,500	50,849	56,750	57,000	17,500	2,174,099	3,040,722	5
6	Canadian Woodmen of the World	5,432,713	201,000	248,145	110,491	130,149	5,870	5,635,348	5,926,649	6
7	Civil Service Mutual Benefit	14,856,029	168,500	22,751	218,329	93,745	28,043	14,707,163	14,707,163	7
8	Commercial Travellers Canada	11,486,230	1,192,400	31,399	245,499	514,620	—	11,949,910	424,545	8
9	Croatian Catholic Union USA	1,030,540	27,500	29,475	11,000	83,025	19,392	974,098	1,116,924	9
10	Croatian Fraternal Union USA	10,753,766	3,199,999	75,934	215,107	277,573	—	13,537,019	17,018,770	10
11	Electrical Workers' Benefit Assoc.	22,465,600	777,600	2,203,200	249,600	632,000	2,078,400	22,486,400	45,104,000	11
12	First Catholic Slovak Ladies	453,652	4,000	—	15,500	10,000	—	432,152	609,152	12
13	First Catholic Slovak Union	1,900,768	82,570	—	31,771	50,000	10,235	1,891,332	3,388,386	13
14	Funeral Society of Ontario	6,001,692	1,409,985	687,687	735,492	—	—	7,363,872	7,363,872	14
15	Grand Orange Lodge Brit. Amer.	17,543,771	1,620,000	708,775	348,274	437,000	202,239	18,885,033	23,589,884	15
16	Hungarian Reformed Federation	1,365,467	69,000	1,000	30,878	77,500	20,451	1,306,638	1,323,638	16
17	Independent Order of Foresters	690,272,090	77,396,743	60,194,609	1,759,695	74,870,474	39,709,365	711,523,908	1,802,355,807	17
18	Knights of Columbus	101,313,315	34,502,572	1,058,518	165,542	9,887,257	3,079,741	123,741,865	542,398,979	18
19	Labor Zionist Alliance	387,651	—	—	7,466	14,500	2,604	363,081	593,793	19
20	Lutheran Life Ins. Society	124,069,495	15,612,703	842,152	270,698	6,093,637	2,478,928	131,681,087	335,486,963	20
21	Met. Toronto Police W.O. Fund	81,009,073	4,984,950	12,989,432	305,530	2,510,850	359,225	95,807,850	95,807,850	21
22	Nat. Frat. Society of the Deaf	1,164,243	31,000	3,897	16,010	115,065	27,896	1,040,169	1,975,143	22
23	North American Benefit Society	57,925,215	2,973,436	187,765	64,200	6,688,939	870,549	53,462,728	54,365,421	23
24	Ont. Sec. School Teacher Frat.	156,759,000	13,680,000	42,975,000	588,000	4,551,000	4,640,000	203,635,000	203,635,000	24
25	Order of Italo-Canadians	415,828	35,200	—	8,620	7,600	—	434,808	560,723	25
26	Royal Arcanum	3,549,117	254,597	264,867	9,813	429,732	2,956	3,626,080	948,416	26
27	Serb National Federation	1,328,522	23,500	21,484	34,500	27,500	8,500	1,303,006	1,406,606	27
28	Sons of Scotland Benevolent Fd.	8,851,000	126,000	384,542	245,968	350,777	108,000	8,656,797	16,509,000	28
29	Sons of Norway	—	—	—	—	—	—	—	14,503,441	29
30	Ukrainian Fraternal Assoc.	2,758,000	114,000	28,500	29,250	172,500	16,500	2,682,250	3,731,750	30
31	Ukrainian Fraternal Society	1,979,231	23,000	3,000	60,500	34,550	5,000	1,905,181	5,017,041	31
32	Ukrainian Mutual Benefit	984,542	13,000	32,601	40,582	30,400	34,607	924,554	4,222,375	32
33	Ukrainian National Aid Assoc.	3,817,654	409,254	—	38,250	203,750	2,000	3,982,908	3,982,908	33
34	Ukrainian National Assoc. Inc.	8,126,622	347,000	212,854	181,623	543,125	5,500	7,956,228	11,773,087	34
35	Union of Canada Life	473,449,475	*	*	*	*	39,913,624	433,535,851	433,535,851	35
36	Workers Benevolent Assoc. Can.	2,613,439	166,000	161,839	99,600	31,000	37,648	2,773,030	6,808,174	36
37	Workmen's Circle	74,018	—	1,595	2,386	5,411	446	67,370	157,002	37
	Totals — 1981	1,915,844,524	171,931,649	136,029,594	6,892,728	117,316,225	101,147,733	1,998,449,081	3,903,403,197	
	Totals — 1980	1,573,042,878	331,269,442	61,886,004	7,468,164	154,422,751	44,729,859	1,916,375,785	3,690,372,511	

* Figures not available

TABLE VI. FRATERNAL SOCIETIES — EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO 1981

	Societies	Number at End of 1980	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1981	
1	Actra Fraternal Benefit Society	1,917	12	756	5	—	—	639	2,041	1
2	Associated Canadian Travellers	2,102	143	12	22	111	—	—	2,124	2
3	Canadian Foresters Life Insurance Society	258	—	1	4	—	—	10	245	3
4	Croatian Catholic Union of U.S.A.	49	—	—	—	2	—	1	46	4
5	Croatian Fraternal Union of America	1,257	7	—	38	8	29	25	1,164	5
6	Independent Order of Foresters	5,480	668	—	—	797	—	—	5,351	6
7	Labor Zionist Alliance	27	—	—	—	—	—	9	18	7
8	Lutheran Life Insurance Society of Canada	492	80	—1	—	38	—	—	533	8
9	National Fraternal Society of the Deaf	103	—	—	1	—	—	12	90	9
10	Ontario Sec. School Teachers Sick	6,756	86	—	10	326	93	185	6,228	10
11	The Order of Italo-Canadians	63	1	—	—	—	2	—	62	11
12	Serb National Federation	132	—	—	—	—	3	7	122	12
13	Ukrainian Fraternal Assoc. of America	104	24	—	—	18	—	—	110	13
14	Ukrainian Mut. Ben. Assoc. of St. Nicholas	72	—	—	2	—	—	2	68	14
15	Ukrainian National Assoc. Inc.	861	9	21	—	50	—	10	831	15
16	Union of Canada Life Insurance	5,364	—	—	—	—	—	720	4,644	16
17	United Commercial Travelers of America	2,381	42	8	47	145	—	3	2,236	17
18	Workers' Benevolent Assoc. of Canada	255	—	—	5	2	—	10	238	18
19	The Workmen's Circle	64	—	—	11	—	—	—	53	19
	Totals	27,737	1,072	797	145	1,497	127	1,633	26,204	

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE
PROPERTY

	Companies	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
1	Abstainers Ins. Co.	2,040	1,032	50.5	2,528	1,857	73.4	1
2	Advocate Gen. Ins. of Canada	702	179	25.4	3,754	1,580	42.0	2
3	Aetna Casualty & Surety	1,934	703	36.3	3,817	1,508	39.5	3
4	Aetna Casualty Co. of Canada	8,904	7,723	86.7	24,077	19,564	81.2	4
5	Aetna Insurance	47	—168	—	85	—255	—	5
6	Affiliated FM	3,730	238	6.3	12,455	2,668	21.4	6
7	Albion Insurance	412	299	72.5	796	513	64.4	7
8	Allendale Mutual Ins. Co.	8,054	40,819	506.8	23,527	53,484	227.3	8
9	Allianz Insurance Co.	1,122	1,428	127.2	1,727	1,828	105.8	9
10	Allstate Insurance Co.	—	—	—	—	1	—	10
11	Allstate Ins. Co. of Canada	26,683	19,606	73.4	62,076	47,323	76.2	11
12	Alpina Insurance	—	—	—	—	—	—	12
13	American Bankers Ins. Co. of Fla.	1,338	522	39.0	2,801	763	27.2	13
14	American Home Assurance Co.	17,259	11,879	68.8	64,228	43,626	67.9	14
15	American Insurance	—	—60	—	—	—239	—	15
16	American National Fire Ins.	—	—1	—	—	—1	—	16
17	American Road Insurance Co.	62	6	9.6	249	60	24.0	17
18	Anglo Canada General	4,227	1,767	41.8	4,505	1,861	41.3	18
19	Argonaut Insurance	—	—	—	—	—	—	19
20	Arkwright-Boston Manufacturers	2,010	1,465	72.8	6,101	6,685	109.5	20
21	Balboa Insurance	—	1	—	40	—	—	21
22	Baloise Insurance Co. Ltd.	—	1	—	10	11	110.0	22
23	Baltica-Skandinavia of Canada	435	403	92.6	2,820	2,108	74.7	23
24	Bay City General Ins. Co.	959	716	74.6	961	700	72.8	24
25	Boiler Inspection & Insur. of Canada	13	4	30.7	40	20	50.0	25
26	British Aviation Ins. Co. Ltd.	—	—	—	—	—5	—	26
27	Buffalo Insurance	—456	132	—	—103	—45	—	27
28	Calvert Insurance	—	—	—	—	—	—	28
29	Canada Accident & Fire Assurance	1,602	1,001	62.4	6,957	4,357	62.6	29
30	Canada Security Assurance	—	—	—	—	—3	—	30
31	Canadian Commerce	1	39	—	95	212	223.1	31
32	Canadian General	6,941	4,345	62.5	16,391	9,250	56.4	32
33	Canadian Great Lakes Cas. & Surety	148	72	48.6	163	72	44.1	33
34	Canadian Home Assurance	2,558	2,012	78.6	33,869	31,465	92.9	34
35	Canadian Indemnity	8,203	4,847	59.0	33,731	21,273	63.0	35
36	Canadian Millers' Mutual Fire	816	76	9.3	816	76	9.3	36
37	Canadian Provincial	1,763	1,522	86.3	6,453	5,315	82.3	37
38	Canadian Surety	6,860	5,012	73.0	17,027	12,753	74.8	38

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Companies	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
39	Canadian Universal Ins. Co., Ltd.	1,886	1,566	83.0	11,836	8,012	67.6	39
40	Cardinal Insurance	245	230	93.8	2,824	2,204	78.0	40
41	Casualty Company of Canada	5,395	3,139	58.1	9,619	6,604	68.6	41
42	Centennial Insurance	18	—6	—	20	—8	—	42
43	Central Mutual Insurance	—	7	—	—	14	—	43
44	Century Insurance Co. of Canada	3	—23	—	7,711	5,529	71.7	44
45	Chateau Insurance	7,146	6,689	93.6	16,933	15,713	92.7	45
46	Chrysler Insurance	—	—	—	—	—	—	46
47	Chubb Insurance of Canada	17,617	7,796	44.2	39,947	20,512	—	47
48	Citadel Gen. Assur.	1,950	2,237	114.7	4,185	3,611	51.3	48
49	Commerce & Industry of Canada	4,696	4,251	90.5	13,864	15,117	109.0	49
50	Commerce Group Insurance	53	7	13.2	53,452	42,054	78.6	50
51	Commercial Union Assur. of Canada	35,956	22,145	61.5	88,154	57,951	65.7	51
52	Commercial Union Assur. Co. Ltd.	45	—	—	277	28	10.1	52
53	Commonwealth Insurance Co.	6,722	5,466	81.3	75,750	67,134	88.6	53
54	Constitution Insurance of Canada	5,207	3,266	62.7	12,211	11,994	98.2	54
55	Continental Insurance	12,652	9,319	73.6	29,825	23,693	79.4	55
56	Continental Insurance Co. of Canada	532	118	22.1	18,462	12,442	67.3	56
57	Contingency Ins. Co. Ltd.	1,162	707	60.8	4,875	4,724	96.9	57
58	Co-operative Fire & Casualty Co.	5,418	2,529	46.6	64,126	39,844	62.1	58
59	Co-operators Ins. Assoc.	25,698	16,353	63.6	25,698	16,353	63.6	59
60	Cornhill Insurance Co. of Canada	1,327	760	57.2	7,204	6,450	89.5	60
61	Coronation Insurance Co. Ltd.	1,192	623	52.2	2,394	2,108	88.0	61
62	Cumis General	1,942	1,301	66.9	9,610	7,017	73.0	62
63	Cumis Insurance Society Inc.	—	—	—	—	—	—	63
64	Dominion Insurance Corporation	4,912	3,070	62.5	12,581	7,237	57.5	64
65	Dominion of Canada General	24,156	14,621	103.2	48,443	34,194	70.5	65
66	Eagle Star Insurance Ltd.	444	190	42.7	444	178	40.0	66
67	Eaton Bay Insurance Co.	2,190	1,923	87.8	5,137	4,132	80.4	67
68	Ecclesiastical Insurance Office plc	3,105	1,182	38.0	5,584	3,851	68.9	68
69	Economical Mutual	37,240	25,855	69.4	53,028	38,991	73.5	69
70	Elite Insurance	3,063	1,581	51.6	31,147	23,566	75.6	70
71	Emmco Insurance	531	191	35.9	1,211	346	28.5	71
72	Employers Ins. of Wausau A Mutual Co.	1,326	714	53.8	4,279	2,287	53.4	72
73	English & American Ins. Co., Ltd.	255	73	28.6	508	523	102.9	73
74	Federal Insurance	—	—	—	—	—	—	74
75	Federated Mutual Ins. Co.	2,623	1,761	67.1	9,021	4,436	49.1	75

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd.)

	Companies	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
76	Federated Ins. Co. of Canada	4,366	2,793	63.9	14,545	9,560	65.7	76
77	Fidelity Ins. Co. of Canada	1,980	1,332	67.2	4,145	3,214	77.5	77
78	Fire Insurance of Canada	—	—	—	—	—	—	78
79	Fireman's Fund Ins. Co.	386	—175	—	2,578	—314	—	79
80	Fireman's Fund Ins. Co. of Canada	21,001	12,882	61.3	47,233	31,827	67.3	80
81	First National Ins. of America	—	—	—	—	—	—	81
82	Foremost Insurance	—	—	—	—	2	—	82
83	Foresters Indemnity	1,032	668	64.7	1,990	1,454	73.0	83
84	Gan Incendie Accidents	—	1	—	2,493	2,100	84.2	84
85	General Accident Assur. of Canada	25,216	16,805	66.6	60,762	44,730	73.6	85
86	General Ins. of America	807	366	45.3	2,795	948	33.9	86
87	Gerling Global General	7,602	4,441	58.4	23,098	14,297	61.8	87
88	Gibraltar General Ins. Co.	10,949	7,052	64.4	17,825	11,663	65.4	88
89	Gold Circle	1,478	1,611	108.9	2,717	2,452	90.2	89
90	Gore Mutual	16,163	9,013	55.7	23,381	14,461	61.8	90
91	Grain Insurance & Guarantee	930	9,500	—	6,629	12,299	185.5	91
92	Great American Ins.	—	—18	—	—	—233	—	92
93	Great Eastern Insurance	—	10	—	—	55	—	93
94	Guarantee Co. of N.A.	5,504	2,486	45.1	10,056	5,986	59.5	94
95	Guardian Ins. of Canada	17,652	11,794	66.8	73,087	58,863	80.5	95
96	Halifax Insurance	12,293	6,995	56.9	35,440	22,606	63.7	96
97	Hanover Insurance	1,817	1,446	79.5	2,466	1,995	80.9	97
98	Hartford Fire	13,680	10,318	75.4	20,025	15,027	75.0	
99	Herald Insurance	321	48	14.9	485	123	25.3	99
100	Highlands Insurance Co.	2	—	—	—5	—	—	100
101	Home Insurance	5,498	3,142	57.1	11,739	8,125	69.2	101
102	INA Insurance Co. of Canada	10,564	4,398	41.6	25,712	13,461	52.3	102
103	Insurance Co. of North America	1,645	121	7.3	3,235	764	23.6	103
104	Insurance Corp. of Ireland Ltd.	7,379	4,440	60.1	12,306	8,403	68.2	104
105	Jevco Insurance	540	1,298	240.3	2,306	3,884	168.4	105
106	John Deere Ins. Co. of Canada	907	446	49.1	3,914	1,756	44.8	106
107	Kansa General Ins. Co.	1,584	404	25.5	8,856	5,607	63.3	107
108	Laurentian Shield	159	115	72.3	295	2,064	699.6	108
109	Liberty Mutual Fire	4,343	2,550	58.7	9,763	7,934	81.2	109
110	Liberty Mutual Insurance	662	385	58.1	724	448	61.8	110
111	Lloyd's	21,443	10,288	47.9	98,669	87,580	88.7	111
112	London and Midland General	2,582	3,108	120.3	9,152	9,073	99.1	112

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Companies	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
113	London Assurance	64	—37	—	279	—111	—	113
114	Lumbermens Mutual Casualty	7,755	6,370	82.1	11,129	7,294	65.5	114
115	Lumbermen's Underwriting Alliance	1,625	2,243	138.0	8,071	3,244	40.1	115
116	Maplex General Ins. Co.	918	466	50.7	1,106	677	61.2	116
117	Marine Indemnity of U.S.A.	—	—	—	10,871	—	—	117
118	Maritime Insurance Co. Ltd.	51	144	282.3	532	623	117.1	118
119	Markel Ins. Co. of Canada	1,785	1,319	73.8	7,833	9,490	121.1	119
120	Maryland Casualty	—	1	—	—	—41	—	120
121	Mortgage Ins. Co. of Canada	1,607	735	45.7	2,111	892	42.2	121
122	Midland Insurance	87	101	116.0	109	104	95.4	122
123	Missisquoi and Rouville	3	13	433.3	7,377	4,185	56.7	123
124	Motors Insurance	5	—	—	21	—	—	124
125	Mutual of Ottawa-Church	25	20	80.0	194	226	116.4	125
126	National Employers Mutual General	224	375	167.4	653	731	111.9	126
127	New Hampshire Ins. Co.	3,534	5,489	155.3	15,624	26,888	172.0	127
128	New India Assurance Co. Ltd.	400	325	81.2	407	325	79.8	128
129	New Rotterdam Insurance	1,038	543	52.3	1,488	1,109	74.5	129
130	New Zealand Insurance Co. Ltd.	256	111	43.3	348	133	38.2	130
131	Niagara Fire	1	5	—	19	41	215.7	131
132	Norman Insurance Co. Ltd.	4	1	25.0	2,260	1,306	57.7	132
133	North Amer. Co. for Prop. & Casualty	—	—	—	—	—	—	133
134	North Canadian Insurance	—	—	—	2	—	—	134
135	Northern Frontier General	3,462	2,177	62.8	3,462	2,177	62.8	135
136	Northern Union Ins. Co. Ltd.	3,495	5,585	—	12,837	15,503	120.7	136
137	Northumberland General Ins. Co.	10,961	7,930	159.7	30,570	23,581	77.1	137
138	North Waterloo Farmers Mut.	6,496	4,408	67.8	6,496	4,408	67.8	138
139	Norwich Union Fire	—	—2	—	—	—25	—	139
140	Nova Scotia General	1,784	611	34.2	3,958	2,067	52.2	140
141	Old Republic Insurance Co.	76	34	44.7	199	84	—	141
142	The Omaha Indemnity Co.	—8	115	—	341	980	42.2	142
143	Ontario Mutual General Ins. Co.	2,103	1,626	77.3	2,103	1,626	77.3	143
144	Orion Insurance Co. Ltd.	1,116	819	73.3	1,204	985	81.8	144
145	Otter-Dorechester Ins. Co. Ltd.	4,687	2,788	59.4	4,687	2,788	59.4	145
146	Pacific Employers	1,325	78	5.8	4,026	1,412	35.0	146
147	Pafco Insurance Company Ltd.	880	718	81.5	1,789	1,551	86.6	147
148	Pearl Assurance Co. Ltd.	—	—10	—	—	—13	—	148
149	Personal Ins. Co. of Canada	2,350	1,501	63.8	5,128	4,231	82.5	149

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Companies	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
150	Perth Ins. Co.	4,547	2,840	62.4	4,547	2,839	62.4	150
151	Philadelphia Manufacturers	574	192	33.4	1,417	676	47.7	151
152	Phoenix Assurance Co. Ltd.	103	89	86.4	209	120	57.4	152
153	Phoenix Assurance of Canada	11,597	7,001	60.3	21,025	12,327	58.6	153
154	Pilot	15,618	9,302	59.5	15,618	9,302	59.5	154
155	Portage la Prairie Mutual	1,018	712	69.9	13,590	8,385	61.6	155
156	Premier Insurance	46	23	50.0	46	23	50.0	156
157	Protection Mutual	3,181	—1,343	—	13,703	7,140	52.1	157
158	Providence Washington	130	111	85.3	597	599	100.3	158
159	Provident Assurance	41	—5	—	34,753	21,734	62.5	159
160	Prudential Assurance of England	11,272	6,487	57.5	49,758	32,012	64.3	160
161	QBE Insurance Ltd.	—	—	—	—	—8,683	—	161
162	Quebec Assurance	30	50	166.6	10,053	4,013	39.9	162
163	Reliance Ins. Co.	6,816	4,078	59.8	11,536	7,886	68.3	163
164	Royal Exchange Assce. America	176	119	67.6	496	430	86.6	164
165	Royal Ins. Co. of Canada	56,375	37,110	65.8	149,250	108,460	72.6	165
166	Safeco Insurance of America	4,985	2,698	54.1	19,246	15,876	82.4	166
167	St. Paul Fire & Marine	8,635	3,811	44.1	19,174	9,843	51.3	167
168	Scottish Dominion Ins. Co. Ltd.	18	1	5.5	18	—3	—	168
169	Scottish & York Ins. Co. Ltd.	3,054	2,360	77.2	12,393	9,604	77.4	169
170	Seaboard Surety & Co.	—	—	—	—	—	—	170
171	Security Casualty	598	†	—	1,661	†	—	171
172	Security Ins. Co. of Hartford	176	196	111.3	739	457	61.8	172
173	Security National	238	125	52.5	2,056	1,144	55.6	173
174	Sentry Ins. A Mutual Co.	1,158	594	51.2	2,667	1,207	45.2	174
175	Simcoe & Erie General	6,990	10,401	148.7	18,371	18,460	100.4	175
176	Sovereign General Ins. Co.	2,375	2,459	103.5	11,809	12,487	105.7	176
177	Stanstead and Sherbrooke	454	341	75.1	3,017	1,714	56.8	177
178	State Farm Fire & Casualty	22,119	12,030	54.3	25,318	15,037	59.3	178
179	Stonewall	—	—	—	—129	2	—	179
180	Strathcona Gen. Ins. Co.	*	*	—	*	*	—	180
181	Sun Alliance Ins. Co.	13,354	7,806	58.4	34,493	19,036	55.1	181
182	Switzerland General Ins. Co. Ltd.	—	—1	—	1,415	1,416	100.0	182
183	Symons General	5,131	4,270	83.2	18,402	19,793	107.5	183
184	Tokio Marine & Fire Ins. Co. Ltd.	239	12	5.0	980	287	29.2	184
185	Toro Assicurazioni S.p.A.	188	130	69.1	867	754	86.9	185

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd.)

	Companies	ONTARIO			CANADA			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$000	$000	%	$000	$000	%	
186	Toronto General	5,679	3,555	62.5	13,410	7,568	56.4	186
187	Traders General	3,156	1,975	62.5	7,449	4,205	56.4	187
188	Trafalgar Ins. Co. Ltd.	340	177	52.0	339	177	52.2	188
189	Transit Insurance	344	4	1.1	666	172	25.8	189
190	Transport Indemnity	—	—22	—	—	—17	—	190
191	Transport Insurance	49	547	—	119	590	495.7	191
192	Travelers Indemnity	1,053	257	24.4	2,490	1,095	43.9	192
193	Travelers Indemnity of Canada	14,356	8,796	61.2	42,349	28,602	67.5	193
194	Unifund Assurance	25	19	76.0	3,070	1,422	46.3	194
195	Uniguard Mutual	—	—	—	—	—9	—	195
196	United Canada Ins. Co.	968	655	67.6	2,742	2,890	105.3	196
197	United Provinces	47	94	200.0	14,240	10,324	72.5	197
198	United States Fidelity & Guaranty	7,518	4,853	64.5	10,766	7,887	73.2	198
199	United States Fire	6,080	2,573	42.3	12,986	7,128	54.8	199
200	Unity Fire & General Ins.	331	154	46.5	1,538	937	60.9	200
201	Upper Canada	532	384	72.1	532	384	72.1	201
202	Utica Mutual	1,339	—154	—	2,317	1,117	48.2	202
203	Victoria Ins. Co. of Canada	440	488	110.9	5,541	3,805	68.6	203
204	Waterloo Insurance	10,380	6,097	58.7	10,380	6,097	58.7	204
205	Wawanesa Mutual	10,578	5,887	55.6	67,324	38,059	56.5	205
206	Western Assurance	14,384	8,208	57.0	16,660	9,640	57.8	206
207	Western General Mutual	9,712	6,451	66.4	9,712	6,451	66.4	207
208	Yasuda Fire & Marine Ins. Co., Ltd.	608	436	71.7	2,430	1,517	62.4	208
209	York Fire & Casualty	1,589	3,868	243.4	1,589	3,868	243.4	209
210	Zurich Ins. Co.	27,109	15,715	57.9	52,511	33,128	63.0	210
	RECIPROCALS							
	Canners Exchange Subscribers	369	12	3.2	628	5,779	920.2	
	Lumbermen's Underwriting Alliance	1,625	2,158	132.8	1,625	2,158	132.8	
	Retail Lumbermen's Inter-Ins.	19	—	—	19	—	—	
	Warner Reciprocal Insurers	3	—	—	3	—	—	
	TOTALS — 1981	883,537	611,111	69.1	2,570,536	1,799,262	69.9	
	TOTALS — 1980	776,981	504,343	64.9	2,105,572	1,458,832	69.2	
	TOTALS — 1979	627,901	457,819	72.9	1,980,363	1,220,061	61.6	
	TOTALS — 1978	680,212	350,010	51.4	1,893,165	992,182	52.4	
	TOTALS — 1977	645,389	316,772	49.0	2,109,809	842,279	39.9	

* Assets of Company taken over by Federal Department of Insurance on March 9, 1981
† Figures not available

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981, ACCORDING TO CLASS OF INSURANCE PROPERTY (cont'd.)

Companies FARMERS' MUTUALS	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
Algoma	438,612	639,678	145.8
Amherst Island	14,951	583	3.9
Ayr	630,513	205,023	32.5
Bay of Quinte	1,297,943	709,421	54.7
Bertie & Clinton	883,852	432,099	48.9
Blanshard	271,226	39,646	14.6
Brant	423,867	77,076	18.2
Caradoc	218,062	34,273	15.7
Cayuga	483,642	126,504	26.2
Culross	228,144	104,578	45.8
Downie	457,874	126,364	27.6
Dufferin	1,098,536	1,132,652	103.1
Dumfries	481,336	169,727	35.3
East Williams	344,650	265,141	76.9
Ekfrid	300,964	256,973	85.4
Elma Farmiers'	645,339	304,222	47.1
Erie	556,104	216,638	39.0
Farmers' (Lindsay)	3,725,328	1,787,926	48.0
Formosa	1,615,356	693,747	42.9
Germania	477,280	417,104	87.4
Glengarry	1,387,121	1,405,626	101.3
Grenville Patron	1,800,338	1,005,884	55.9
Grey & Bruce	419,907	262,725	62.6
Halwell	1,130,353	541,486	47.9
Hamilton Township	1,959,261	1,444,152	73.7
Hay Township	955,820	540,216	56.5
Howard	791,847	422,371	53.3
Howick	1,257,489	1,052,475	83.7
Kent & Essex	1,593,915	1,391,186	87.3
Lambton	1,606,665	1,034,379	64.4
Lanark County	3,620,692	2,249,994	62.1
Lennox and Addington	805,146	437,805	54.4
Lobo	180,312	133,477	74.0
London Township	426,977	259,477	60.8
McGillivray	341,641	200,668	58.7
McKillop	406,986	332,853	81.8
Norfolk	586,212	328,230	56.0
North Blenheim	531,504	277,544	52.2
North Kent	567,441	229,692	40.5
Oxford	1,163,686	541,523	46.5
Peel	1,471,303	831,611	56.5
Peel and Maryborough	1,163,957	1,061,153	91.2
Prescott	849,629	998,509	117.5
South	1,007,730	156,991	15.6
Townsend	233,163	261,959	112.4
Usborne and Hibbert	942,122	462,878	49.1
Wabisa	508,855	118,184	23.2
West Elgin	835,247	350,634	42.0
West Wawanosh	937,974	616,259	63.3
Westminster	205,840	118,084	57.4
Yarmouth	203,734	94,526	46.4
Totals for 1981	44,522,446	26,901,926	60.4
Totals for 1980	39,540,429	22,436,101	56.7
Totals for 1979	35,156,790	21,733,526	61.8
Totals for 1978	29,774,677	18,809,683	63.2
Totals for 1977	25,317,771	12,926,961	51.1

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE PROPERTY (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	883,537	611,111	69.1	2,570,536	1,799,262	69.9
Farmers' Mutuals	44,522	26,902	60.4	44,522	26,902	60.4
Totals for 1981	928,059	638,013	68.7	2,615,058	1,826,164	69.8
Totals for 1980	816,521	526,779	64.5	1,145,113	1,481,268	69.0
Totals for 1979	663,058	479,552	72.3	2,015,519	1,241,795	61.6
Totals for 1978	709,987	368,820	51.9	1,922,939	1,010,992	52.5
Totals for 1977	670,706	329,699	49.1	2,125,126	855,206	40.2

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE HAIL

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Insurance	—	—	—	3,233	2,415	74.7
American National Fire Ins.	—	—	—	213	183	85.9
Anglo Canada General	921	198	21.5	921	198	21.5
The Bay City General Ins. Co.	—	—	—	—	—	—
Chateau Insurance Co.	—	—	—	—	—	—
Continental Ins.	340	637	187.4	6,198	5,934	95.7
Coronation Insurance Co. Ltd.	700	342	91.7	700	342	91.7
Dominion Insurance Corporation	—	—	—	—	—7	—
Federation Ins. Co. of Canada	190	37	18.8	190	37	18.8
Gibraltar Gen. Ins. Co.	60	13	21.7	60	13	21.7
Great American Ins.	—	—	—	2,853	1,330	46.6
Great Eastern Ins.	—	—	—	—	—	—
Hanover	—	—	—	—	—	—
INA Ins. Co. of Canada	—	—	—	4,056	4,056	10.0
Insurance Co. of North America	—	—	—	—	—	—
Otter-Dorchester Ins. Co. Ltd.	628	118	18.8	628	118	18.8
Reliance Ins. Co.	—	—	—	—	—	—
Royal Insurance Co. of Canada	—	—	—	2,979	3,226	10.8
St. Paul Fire & Marine	—	—	—	—	—	—
Scottish & York Ins. Co. Ltd.	—	—	—	2,015	—	—
Simcoe & Erie General	536	148	27.6	2,655	2,012	75.8
Travelers Indemnity	—	—	—	—	—	—
York Fire & Casualty Ins. Co.	—	—	—	—	—	—
Totals — 1981	3,375	1,493	53.1	26,692	19,857	74.3
Totals — 1980	2,898	1,373	47.3	16,480	8,291	50.3
Totals — 1979	3,513	12,085	344.0	18,075	23,088	127.7
Totals — 1978	3,126	1,730	55.3	15,442	11,582	75.0
Totals — 1977	2,887	1,863	64.5	9,987	5,816	58.2

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981, ACCORDING TO CLASS OF INSURANCE HAIL (cont'd.)

Companies	Direct Premiums Written	Direct Losses and Adjustment Expenses Increased	Ratio
FARMER'S MUTUAL	$	$	%
Norfolk	48,804	22,569	46.2
West Elgin	42,552	3,077	7.2
Totals for 1981	91,356	25,646	28.1
Totals for 1980	65,529	55,818	89.3
Totals for 1979	82,923	19,163	23.1
Totals for 1978	66,220	1,960	3.0
Totals for 1977	52,951	118,685	224.1

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE HAIL (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	3,375	1,493	53.1	26,692	19,857	74.3
Farmers' Mutual	91	25	27.4	91	25	27.4
Totals for 1981	3,466	1,518	43.7	26,783	19,882	74.2
Totals for 1980	2,960	1,429	48.2	16,543	8,347	50.4
Totals for 1979	3,596	12,105	336.6	18,158	23,107	127.2
Totals for 1978	3,193	1,732	54.2	15,508	11,584	74.6
Totals for 1977	2,940	1,982	67.4	10,040	5,935	59.1

TABLE IX. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE
AUTOMOBILE

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Insurance Co.	8,666	6,259	72.2	11,376	9,434	82.9
Advocate General Ins. of Canada	1,748	614	35.1	3,897	1,670	42.9
Aetna Casualty and Surety	435	282	64.8	760	928	122.1
Aetna Casualty Company of Canada	10,428	11,842	113.5	23,099	25,952	112.4
Aetna Insurance Company	34	37	108.8	35	47	134.3
Affiliated F M Ins. Co.	—	—	—	—	—	—
Albion Insurance Co. of Canada	3,248	2,834	87.2	3,309	2,893	87.4
Allstate Insurance Company	3	95	3166.6	7	122	1742.9
Allstate Ins. Co. of Canada	66,756	50,241	75.2	146,135	107,949	73.9
Alpina Insurance Co. Ltd.	—	—	—	—	—	—
American Bankers Ins. Co. of Fla.	204	9	4.4	204	9	4.4
American Home Assurance Company	960	153	15.9	2,234	685	30.7
American Insurance Co.	—	—126	—	—	1	—
American Mutual Liability	14	34	242.8	42	41	97.6
American National Fire	—	—	—	—	—3	—
American Re-insurance Company	—	—	—	—	—	—
American Road Ins. Co.	441	162	36.7	1,909	1,227	64.3
Anglo Canada General Insurance Company	1,727	1,526	88.3	1,736	1,561	89.9
Balboa Insurance Company	—	—	—	—	—	—
Bay City General Ins. Co.	3,925	2,972	75.7	3,925	2,977	75.8
Buffalo Insurance Company	—	—	—	—	—	—
Calvert Insurance Company	—	—	—	—	—	—
Canada Accident & Fire Assurance Company	2,641	2,831	107.1	9,109	8,125	89.2
Canada Security Assurance Company	—	—	—	—	—	—
Canadian Commerce Ins. Co.	46	230	500.0	317	394	124.3
Canadian General Ins. Co.	13,350	14,020	105.0	28,747	26,182	91.1
Canadian Great Lakes Cas. & Sur. Co. Ltd.	2	—	—	2	—	—
Canadian Millers' Mutual Fire	—	—	—	—	—	—
Canadian Home Assurance	2,636	1,653	62.7	38,073	31,814	83.6
Canadian Indemnity Co.	11,098	9,095	81.9	29,058	24,603	84.7
Canadian Provincial Ins. Co.	3,319	2,609	78.6	10,613	7,464	70.3
Canadian Surety Company	8,935	5,801	64.9	17,501	11,220	64.1
Canadian Universal Ins. Co. Ltd.	4,490	4,086	91.0	18,407	15,310	83.2
Cardinal Insurance Co.	3,620	4,778	131.9	6,148	5,849	95.1
Casualty Co. of Canada	10,514	9,264	88.1	15,890	13,855	87.2
Centennial Insurance Co.	—	—	—	—	—	—
Central Mutual Ins. Co.	—	11	—	—	34	—
Century Ins. Co. of Canada	—	—36	—	1,367	1,624	118.8
Chateau Insurance Co.	2,568	5,744	223.6	8,738	13,227	151.4
Chrysler Ins. Co.	409	120	29.3	1,220	677	55.5
Chubb Ins. Co. of Canada	2,285	1,887	82.5	13,283	8,630	65.5
Citadel General Assurance Company	6,810	5,548	81.4	7,861	6,841	87.0
Coachman Ins. Co.	1,109	747	67.4	1,109	747	67.4
Commerce & Industry of Canada	58	38	65.5	132	111	84.1
Commerce Group Ins. Co.	5	3	60.0	75,807	46,236	61.0
Commercial Union Assurance of Canada	63,008	68,639	108.9	115,316	118,664	102.9
Commonwealth Ins. Co.	—	25	—	—	86	—
Constitution Insurance Co. of Canada	19,048	17,540	92.1	22,635	22,712	100.3
Continental Casualty Co.	—	—	—	—	—	—
Continental Ins. Co.	6,664	8,045	120.7	16,416	10,675	65.0
Continental Ins. Co. of Canada	378	229	60.6	5,615	9,086	161.8
Contingency Ins. Co. Ltd.	164	380	231.7	1,683	2,171	129.0

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operative Fire & Casualty Co.	799	636	79.6	99,367	85,118	85.7
Co-operators Insurance Asso.	151,767	118,002	77.8	151,767	118,002	77.8
Cornhill Ins. Co. of Canada	2,853	1,427	50.0	11,931	8,332	69.8
Coronation Ins. Co. Ltd.	472	109	23.1	472	98	20.8
Cumis General Ins. Co.	16	8	50.0	27	14	51.9
Cumis Insurance Society, Incorporated	—	—	—	—	—	—
Dominion Ins. Corp.	7,287	4,587	62.9	9,412	6,079	64.6
Dominion of Canada General	44,572	39,577	88.8	69,350	61,754	89.0
Eagle Star Ins. Co. Ltd.	—	—1	—	—	—12	—
Eaton Bay Ins. Co.	5,862	5,302	90.4	9,887	8,370	84.7
Ecclesiastical Ins. Office Limited	16	—	—	26	—	—
Economical Mutual Ins. Co.	46,505	35,601	76.6	65,873	54,623	82.9
Elite Ins. Co.	—	—1	—	—	—295	—
Emmco Ins. Co.	20	16	80.0	33	31	93.9
Employers Ins. of Wausau A Mutual Co.	9,308	6,306	67.7	13,749	10,338	75.2
English & American Ins. Co., Ltd.	—	—	—	—	—207	—
Federal Ins. Co.	—	—	—	—	—	—
Federated Mutual Ins. Co.	4,578	3,811	83.2	10,271	8,072	78.6
Federation Ins. Co. of Canada	7,406	5,599	75.6	15,866	11,167	70.4
Fidelity Ins. Co. of Canada	3,090	2,779	89.9	14,846	11,695	78.8
Fire Ins. Co. of Canada	—	—	—	—	—	—
Fireman's Fund Ins. Co.	—	11	—	—	—139	—
Fireman's Fund Ins. Co. of Canada	50,593	41,196	81.4	79,409	69,586	87.6
First National Ins. Co. of Canada	1,487	1,513	101.7	2,926	2,640	90.1
Foremost Insurance Company, Grand Rapids	—	—	—	—	—	—
Gan Incendie Accidents	—	—	—	3,415	2,636	77.2
General Accident Assurance of Canada	48,010	37,223	77.5	86,668	71,090	82.0
General Ins. Co. of America	349	90	25.8	657	337	51.3
General Security of Canada	—	—	—	—	—	—
Gerling Global General	2,435	2,412	99.0	2,966	2,997	101.0
Gibraltar General Ins. Co.	8,068	5,646	69.9	14,147	10,028	70.9
Gold Circle Ins. Co.	7,467	9,638	129.0	10,869	12,200	112.2
Gore Mutual Ins. Co.	35,205	27,854	79.1	41,710	33,882	81.2
Great American Ins. Co.	—	—4	—	—	3	—
Great Eastern Ins. Co.	—	—43	—	—	209	—
Guarantee Company of North America	15,002	9,708	64.7	18,829	12,997	69.0
Guardian Ins. Co. of Canada	26,840	26,844	100.0	71,955	63,807	88.7
Halifax Ins. Co.	21,837	15,414	70.5	45,682	35,527	77.8
Hartford Fire Ins. Co.	13,750	9,737	70.8	15,387	12,647	82.1
Herald Ins. Co.	—	—	—	13	4	30.7
Highlands Ins. Co.	26	—1	—	128	—31	—
Home Ins. Co.	30,377	22,296	73.3	49,142	37,646	76.6
Ideal Mutual Ins. Co.	90	29	32.2	116	65	56.0
INA Ins. Co. of Canada	6,545	4,726	72.2	8,805	6,624	75.2
Insurance Company of North America	819	218	26.6	903	380	42.0
Insurance Corporation of Ireland	2,234	1,815	81.2	2,780	2,477	89.1
Jevco Ins. Co.	485	603	124.3	641	650	101.4
John Deere Ins. Co. of Canada	93	65	69.8	139	104	74.8
Kansa General Ins. Co.	390	860	220.5	1,221	2,239	183.3
Laurentian Shield Ins. Co.	391	169	43.2	774	1,993	257.4
Liberty Mutual Fire Ins. Co.	23,106	26,569	114.9	43,319	45,435	104.8
Liberty Mutual Ins. Co.	759	1,345	177.2	1,424	2,209	155.1

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Lloyds	6,854	4,622	67.4	44,574	29,085	65.2
London & Midland Gen. Ins. Co.	—	—	—	—	15	—
London Assurance	—	—42	—	—	—104	—
London-Canada Ins. Co.	—	—	—	—	—	—
Loyalist Ins. Co.	54	—	—	54	—	—
Lumberman's Mutual Casualty Company	10,810	10,326	95.5	11,306	10,352	91.5
Maplex Gen. Ins. Co.	1,568	1,167	74.4	2,187	1,660	75.9
Markel Ins. Co. of Canada	4,417	4,026	91.1	11,108	10,258	92.3
Maryland Casualty Company	—	—3	—	—	—33	—
Midland Insurance Company	—	—	—	—	—	—
Missisquoi & Rouville Ins. Co.	6,682	3,551	53.1	21,771	13,231	60.7
Motors Insurance Corporation	1,919	1,035	53.9	6,065	7,432	122.5
National Employers Mut. Gen. Ins. Ass. Ltd.	102	306	300.0	1,170	993	84.8
Nationwide Mutual Ins. Co.	—	—	—	—	—	—
New Hampshire Ins. Co.	24	1	4.1	114	27	23.6
New India Assurance Co. Ltd.	—	—	—	—	—	—
New Rotterdam Ins. Co.	—	—	—	—	—	—
New Zealand Ins. Co. Ltd.	—	—	—	—	—	—
Niagara Fire Ins. Co.	1	—	—	2	—1	—
Norman Ins. Co. Ltd.	1	2	200.0	2,498	1,682	67.3
North American Company for Prop. & Casualty	—	—	—	—	—	—
Northern Frontier Gen. Ins. Co.	2,180	790	36.2	2,180	790	36.2
Northumberland Gen. Ins. Co.	1,407	2,984	212.0	12,969	16,084	124.0
Norwich Union Fire Insurance Society Limited	—	—6	—	—	—86	—
Nova Scotia Gen. Ins. Co.	5,636	2,389	42.3	10,247	6,142	59.9
Old Republic Ins. Co.	34	—	—	83	—	—
Omaha Indemnity Company	—	—	—	431	1,000	232.0
Ontario Motorist Ins. Co.	10,597	9,179	86.6	10,597	9,179	86.6
Ontario Mutual Gen. Ins. Co.	3,288	2,357	71.6	3,288	2,357	71.6
Orion Ins. Co. Ltd.	1,492	691	43.3	1,492	681	45.6
Otter Dorchester Ins. Co. Ltd.	1,455	838	57.5	1,455	838	57.5
Pacific Employers Ins. Co.	70	35	50.0	83	68	81.9
Pafco Ins. Co. Ltd.	12,004	8,209	68.3	12,004	8,209	68.3
Pearl Assurance Co. Ltd.	—	27	—	—	25	—
The Personal Ins. Co. of Canada	10,458	9,826	93.9	21,352	18,886	88.4
Perth Ins. Co.	6,851	5,724	83.5	6,763	5,648	83.5
Philadelphia Manufacturers' Mutual	—	—	—	—	—	—
Phoenix Assurance Co. Ltd.	—	—	—	—	—	—
Phoenix Assurance Co. of Canada	18,394	15,640	85.0	29,464	23,344	79.2
Pilot Insurance Company	55,278	34,245	61.9	55,278	34,245	61.9
Portage La Prairie Mutual	1,824	1,480	81.1	5,723	4,247	74.2
Premier Insurance Company	977	1,038	106.2	977	1,038	106.2
Provident Assurance Company	177	—3	—	33,948	23,477	69.1
Prudential Assurance England	18,386	17,036	92.6	89,846	71,663	79.7
QBE Insurance Limited	—	—	—	—	451	—
Quebec Assurance Company	34	46	135.2	6,449	4,209	65.2
Reliance Insurance Company	4,467	3,557	79.6	4,490	3,275	72.9
Royal Ins. Co. of Canada	118,133	124,772	105.6	239,462	246,768	103.0
Safeco Ins. of America	16,009	9,005	56.2	22,948	13,651	59.4
St. Paul Fire & Marine	1,171	1,234	105.3	1,340	1,445	107.8
Scottish & York Ins. Co. Ltd.	17,617	15,085	85.6	28,661	24,384	85.0

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Security Casualty Co.	2,086	*	—	4,498	*	—
Security Ins. Co. of Hartford	—	—	—	—	—	—
Security National Ins. Co.	—	—	—	1,966	482	24.5
Sentry Ins. A Mutual Co.	55	—3	—	58	28	48.2
Simcoe & Erie Gen. Ins. Co.	5,718	4,441	77.6	20,864	17,821	85.4
Sovereign Gen. Ins. Co.	4,162	4,282	102.8	16,389	14,265	87.0
Stanstead & Sherbrooke Ins. Co.	723	625	86.4	4,639	3,502	75.4
State Farm Fire and Casualty	—	—	—	—	—	—
State Farm Mutual Automobile Insurance Co.	87,961	73,490	83.5	99,138	83,204	83.9
Sun Alliance Ins. Co.	15,817	16,067	101.5	32,175	30,852	95.8
Switzerland Gen. Ins. Co. Ltd.	—	—	—	1,339	1,263	94.3
Symons Gen. Ins. Co.	170	97	57.0	583	590	101.2
Tokio Marine & Fire Ins. Co. Ltd.	46	4	8.6	53	4	7.5
Toronto Gen. Ins. Co.	10,921	11,474	105.0	23,520	21,421	91.0
Traders Gen. Ins. Co.	6,065	6,378	105.1	13,069	11,902	91.0
Trafalgar Ins. Co. Ltd.	1,302	627	48.1	1,294	626	48.3
Transamerica Ins. Co.	—	—	—	—	—	—
Transit Ins. Co.	1,358	831	61.2	2,630	1,786	67.9
Transport Indemnity Co.	—	—48	—	—	—51	—
Transport Insurance Co.	745	521	69.9	3,279	1,267	38.6
Travelers Indemnity Co.	508	646	127.1	1,110	1,165	104.9
Travelers Indemnity of Canada	29,031	20,659	71.1	64,380	50,186	77.9
Unifund Assurance Co.	85	34	40.0	6,442	4,690	72.8
Unigard Mutual Ins. Co.	—	—	—	—	14	—
United Canada Ins. Co.	5,027	4,150	82.5	14,297	13,245	92.6
United Provinces Ins. Co.	50	22	44.0	23,856	17,579	73.6
United States Fidelity & Guarantee	10,312	9,100	88.2	12,352	11,329	91.7
United States Fire Ins. Co.	656	501	76.3	1,337	1,092	81.6
Unity Fire & Gen. Ins.	798	367	45.9	3,990	2,733	68.4
Upper Canada Ins. Co.	—	—	—	—	—	—
Utica Mutual Ins. Co.	126	197	156.3	176	234	132.9
Victoria Ins. Co. of Canada	326	913	280.0	1,148	1,414	123.1
Waterloo Ins. Co.	10,548	8,942	84.7	10,048	8,942	88.9
Wawanesa Mutual Ins. Co.	28,010	17,415	62.1	95,634	67,664	70.7
Western Assurance Company	35,802	30,701	85.7	39,428	33,605	85.2
York Fire & Casualty Ins. Co.	4,092	4,264	104.2	4,092	4,264	104.2
Zurich Insurance Company	56,533	52,254	92.4	85,255	77,622	91.0
RECIPROCALS						
Truck Insurance Exchange	—	—	—	—	—	—
Totals — 1981	1,502,059	1,270,032	84.5	2,912,036	2,436,706	83.6
Totals — 1980	1,305,670	1,042,599	79.8	2,452,461	1,991,741	81.2
Totals — 1979	1,196,901	912,693	76.2	2,239,432	1,695,740	75.7
Totals — 1978	1,134,525	842,188	74.2	2,075,291	1,508,957	72.7
Totals — 1977	1,094,433	752,641	68.7	2,247,852	1,493,946	66.4

* Figures not available

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981, ACCORDING TO CLASS OF INSURANCE AUTOMOBILE

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUAL	$	$	%
Algoma Mutual	237,888	130,205	54.7
Ayr	156,963	119,485	76.1
Bay of Qunite	43,926	6,245	14.2
Bertie & Clinton	62,436	8,124	13.0
Blanshard	50,392	11,382	22.6
Cayuga	89,262	34,889	39.1
Dufferin	288,220	112,920	39.2
Dumfries	56,251	18,139	32.2
Elma	326,586	226,453	69.3
Erie	124,475	64,792	52.1
Farmers' (Lindsay)	1,511,187	728,458	48.2
Grenville Patron	55,042	24,016	43.6
Hamilton Township	70,882	6,995	9.9
Hay Township	324,732	192,684	59.3
Howard	106,460	19,117	18.0
Lambton	302,022	140,114	46.4
Lanark	315,656	100,134	31.7
London Township	40,216	17,998	44.8
McGillivray	25,794	98	.4
Norfolk	191,316	85,160	44.5
North Blenheim Farmers'	59,066	22,086	37.4
North Kent	89,017	18,822	21.1
Oxford	252,082	370,022	146.8
Peel	128,802	88,462	68.7
Peel and Maryborough	417,537	249,681	59.8
Prescott	47,555	680	1.4
South Easthope Farmers'	284,869	103,685	36.4
Wabisa	153,542	69,214	45.1
West Elgin	174,616	118,354	67.8
West Wawanosh	114,249	32,086	28.1
Westminister	55,755	38,773	69.5
Totals for 1981	6,156,796	3,159,273	51.3
Totals for 1980	2,149,735	887,490	41.3

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	1,502,059	1,270,032	84.5	2,912,036	2,436,706	83.6
Farmers' Mutuals	6,157	3,159	51.3	6,157	3,159	51.3
Totals for 1981	1,508,216	1,273,191	84.4	2,918,193	2,439,865	83.6
Totals for 1980	1,307,820	1,043,486	79.7	2,454,610	1,992,628	81.1
Totals for 1979	1,197,620	912,947	76.2	2,240,151	1,696,458	75.7
Totals for 1978	1,134,775	842,242	74.2	2,075,541	1,509,011	72.7
Totals for 1977	1,094,433	752,641	68.7	2,247,852	1,493,942	66.4

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Insurance Co.	4,258	3,353	78.7	5,453	4,592	84.2
Advocate Gen. Ins. of Canada	883	208	23.5	1,930	450	23.3
Aetna Casualty and Surety	303	227	74.9	651	823	126.4
Aetna Casualty Co. of Canada	5,279	6,122	115.9	10,916	11,640	106.6
Aetna Ins. Co.	29	37	127.5	30	47	156.6
Affiliated F M Ins. Co.	—	—	—	—	—	—
Albion Ins. Co. of Canada	1,711	1,313	76.7	1,751	1,326	75.7
Allstate Insurance Co.	2	66	3,300.0	4	65	1600.0
Allstate Ins. Co. of Canada	35,464	29,152	82.2	71,749	52,647	73.3
Alpina Ins. Co. Ltd.	—	—	—	—	—	—
American Bankers Ins. Co. of Fla.	141	8	5.6	141	8	5.6
American Home Assurance Co.	886	150	16.9	2,107	669	31.7
American Insurance Company	—	—118	—	—	16	—
American Mutual Liability	11	40	363.6	32	44	137.5
American National Fire	—	—	—	—	—2	—
American Re-insurance Co.	—	—	—	—	—	—
American Road Ins. Co.	—	—	—	—	—	—
Anglo Canada Gen. Ins. Co.	853	683	80.0	857	702	81.9
Balboa Insurance Co.	—	—	—	—	—	—
Bay City General Ins. Co.	2,121	1,270	59.8	2,121	1,273	60.0
Buffalo Insurance Company	—	—	—	—	—	—
Calvert Insurance Company	—	—	—	—	—	—
Canada Accident & Fire Assurance Company	1,352	1,448	107.1	4,416	3,522	79.7
Canada Security Assurance Co.	—	—	—	—	—	—
Canadian Commerce Ins. Co.	28	113	403.5	163	179	109.8
Canadian Gen. Ins. Co.	6,948	7,528	108.3	14,460	12,774	88.3
Canadian Great Lakes Cas. & Sur. Co. Ltd.	2	—	—	2	—	—
Canadian Home Assurance	1,429	669	46.8	18,139	13,707	75.5
Canadian Indemnity Company	6,243	5,401	86.5	15,626	13,165	84.2
Canadian Millers' Mutual Fire	—	—	—	—	—	—
Canadian Provincial Ins. Co.	1,728	1,510	87.3	5,093	3,444	67.6
Canadian Surety Company	4,494	2,462	54.7	8,547	4,173	48.8
Canadian Universal Ins. Co. Ltd.	2,373	2,098	88.4	9,217	5,972	64.7
Cardinal Ins. Co.	1,583	1,356	85.6	2,437	1,498	61.4
Casualty Company of Canada	5,571	5,068	90.9	8,283	7,266	87.7
Centennial Insurance Company	—	—	—	—	—	—
Central Mutual Ins. Co.	—	14	—	—	36	—
Century Ins. Co. of Canada	—	—32	—	667	571	85.6
Chateau Insurance Company	1,471	3,124	212.3	4,210	6,875	163.3
Chrysler Insurance Company	—	—	—	—	—	—
Chubb Ins. Co. of Canada	1,184	1,093	92.3	6,225	4,202	67.5
Citadel Gen. Assurance Co.	2,925	3,427	117.1	3,461	3,989	115.2
Coachman Ins. Co.	926	612	66.0	926	612	66.0
Commerce & Industry of Canada	33	3	9.0	78	31	39.7
Commerce Group Ins. Co.	3	2	66.6	34,158	17,508	51.2
Commercial Union Assurance of Canada	34,300	36,622	106.7	60,500	59,494	98.3
Commonwealth Ins. Co.	—	39	—	—	113	—
Constitution Ins. Co. of Canada	10,569	11,036	104.4	12,239	13,490	110.2
Continental Casualty Company	—	—	—	—	—	—
Continental Ins. Co.	3,057	4,005	131.0	7,526	4,374	58.1
Continental Ins. Co. of Canada	270	144	53.3	2,477	3,330	134.4
Continengency Ins. Co. Ltd.	85	194	228.2	751	939	125.0

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operative Fire & Casualty Co.	439	463	105.4	51,512	39,007	75.7
Co-operators Ins. Association	79,231	63,042	79.5	79,231	63,042	79.5
Cornhill Ins. Co. of Canada	1,508	572	37.9	5,709	3,232	56.6
Coronation Ins. Co. Ltd.	241	70	29.0	241	62	25.7
Cumis General Ins. Co.	11	7	63.6	20	13	65.0
Cumis Ins. Society, Inc.	—	—	—	—	—	—
Dominion Ins. Corp.	3,380	2,773	82.0	4,309	3,291	76.3
Dominion of Canada General	24,073	20,786	86.3	36,159	29,847	82.5
Eagle Star Ins. Co. Ltd.	—	—1	—	—	—12	—
Eaton Bay Ins. Co.	3,036	2,736	90.1	4,832	3,868	80.0
Ecclesiastical Insurance Office Limited	16	—	—	26	—	—
Economical Mutual Ins. Co.	23,830	19,856	83.3	33,487	28,410	84.8
Elite Insurance Company	—	—1	—	—	—295	—
Emmco Insurance Company	—	—	—	—	—	—
Employers Insurance of Wausau A Mutual Co.	5,140	3,302	64.2	7,608	4,652	61.1
English & American Ins. Co., Ltd.	—	—	—	—	—	—
Federal Insurance Company	—	—	—	—	—	—
Federated Mutual Ins. Co.	2,467	1,792	72.6	4,875	3,162	64.8
Federation Ins. Co. of Canada	3,817	2,986	78.2	7,844	5,191	66.1
Fidelity Ins. Co. of Canada	1,574	1,500	95.2	6,771	4,963	73.2
Fire Ins. Co. of Canada	—	—	—	—	—	—
Fireman's Fund Ins. Co.	—	62	—	—	—54	—
Fireman's Fund Ins. Co. of Canada	26,826	24,174	90.1	38,742	35,596	91.8
First National Ins. Co. of Canada	841	882	104.8	1,567	1,326	84.6
Foremost Insurance Company, Grand Rapids	—	—	—	—	—	—
Gan Incendie Accidents Compagnie	—	—	—	1,492	1,044	69.9
General Accident Assurance of Canada	27,562	20,811	75.5	44,870	34,212	76.2
General Ins. Co. of America	187	—6	—	347	122	35.1
General Security of Canada	—	—	—	—	—	—
Gerling Global General	1,337	1,285	96.1	1,599	1,432	89.5
Gibraltar Gen. Ins. Co.	4,057	2,565	63.2	6,877	4,418	64.2
Gold Circle Ins. Co.	3,659	2,991	81.7	5,326	3,294	61.8
Gore Mutual Ins. Co.	17,959	14,314	79.7	21,157	16,772	79.2
Great American Ins. Co.	—	—2	—	—	2	—
Great Eastern Ins. Co.	—	—40	—	—	89	—
Guarantee Company of North America	7,923	4,920	62.0	9,664	6,156	63.7
Guardian Ins. Co. of Canada	13,656	14,497	106.1	35,398	29,211	82.5
Halifax Insurance Company	10,891	7,828	71.8	22,438	16,741	74.6
Hartford Fire Ins. Co.	7,594	5,245	69.0	8,362	6,210	74.2
Herald Insurance Company	—	—	—	6	2	33.3
Highlands Insurance Company	26	—1	—	128	—31	—
Home Insurance Company	15,298	11,676	76.3	24,195	17,327	71.6
Ideal Mutual Ins. Co.	90	29	32.2	116	66	56.8
INA Ins. Co. of Canada	2,391	2,128	89.0	3,110	2,784	89.5
Insurance Company of North America	721	—317	—	767	—382	—
Insurance Corp. of Ireland	1,175	1,237	105.2	1,419	1,544	108.8
Jevco Insurance Company	—	—	—	—	—	—
John Deere Ins. Co. of Canada	60	39	65.0	80	53	66.2
Kansa General Ins. Co.	—	—	—	—	—	—
Laurentian Shield Ins. Co.	208	89	42.7	357	715	200.2
Liberty Mutual Fire Ins. Co.	12,391	16,142	130.2	21,793	25,456	116.8
Liberty Mutual Ins. Co.	482	942	195.4	909	1,457	160.2

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Lloyds	3,584	2,193	61.1	21,063	11,793	55.9
London & Midland Gen. Ins. Co.	—	—	—	—	18	—
London Assurance	—	—37	—	—	—101	—
London-Canada Ins. Co.	—	—	—	—	—	—
Loyalist Insurance Company	27	—	—	27	—	—
Lumberman's Mutual Casualty Company	5,783	6,782	117.2	6,235	6,819	109.3
Maplex Gen. Ins. Co.	796	553	69.4	1,065	626	58.7
Markel Ins. Co. of Canada	2,559	1,701	66.4	5,886	3,236	54.9
Maryland Casualty Company	—	—3	—	—	—33	—
Midland Insurance Company	—	—	—	—	—	—
Missisquoi & Rouville Ins. Co.	2,893	1,896	65.5	110,144	5,851	57.6
Motors Ins. Corp.	—	—	—	—	—	—
National Employers Mut. Gen. Assur. Ltd.	52	185	355.7	521	441	84.6
Nationwide Mutual Ins. Co.	—	—	—	—	—	—
New Hampshire Ins. Co.	24	1	4.1	114	20	17.5
New India Assurance Co. Ltd.	—	—	—	—	—	—
New Rotterdam Ins. Co.	—	—	—	—	—	—
New Zealand Ins. Co. Ltd.	—	—	—	—	—	—
Niagara Fire Ins. Co.	—	—	—	—	—1	—
Norman Ins. Co. Ltd.	1	1	100.0	1,252	727	58.0
North American Company for Prop. & Casualty	—	—	—	—	—	—
Northern Frontier Gen. Ins. Co.	1,012	250	24.7	1,012	250	24.7
Northumberland Gen. Ins. Co.	926	1,445	156.0	7,803	12,536	160.6
Norwich Union Fire Insurance Society Limited	—	—3	—	—	—80	—
Nova Scotia Gen. Ins. Co.	3,026	880	29.0	5,236	2,972	56.7
Old Republic Ins. Co.	34	—	—	83	—	—
Omaha Indemnity Company	—	—	—	240	461	191.2
Ontario Motorist Ins. Co.	5,592	7,851	140.3	5,592	7,851	140.3
Ontario Mutual Gen. Ins. Co.	1,620	1,001	61.7	1,620	1,001	61.7
Orion Ins. Co. Ltd.	794	272	34.2	794	262	32.9
Otter Dorchester Ins. Co. Ltd.	698	257	36.8	698	257	36.8
Pacific Employers Ins. Co.	61	26	42.6	67	—30	—
Pafco Ins. Co. Ltd.	7,969	5,262	66.0	7,969	5,262	66.0
Pearl Assurance Co. Ltd.	—	27	—	—	25	—
The Personal Ins. Co. of Canada	5,273	5,243	99.4	10,550	8,479	80.3
Perth Ins. Co.	3,422	3,005	87.8	3,365	2,961	87.9
Philadelphia Manufacturers' Mutual	—	—	—	—	—	—
Phoenix Assurance Co. Ltd.	—	—	—	—	—	—
Phoenix Assurance Company of Canada	9,335	8,324	89.1	14,367	11,707	81.4
Pilot Insurance Company	26,920	17,533	65.1	26,920	17,533	65.1
Portage La Prairie Mutual	943	831	88.1	2,722	1,951	71.6
Premier Ins. Co.	572	468	81.8	572	468	81.8
Provident Assurance Company	82	—46	—	15,884	7,366	46.3
Prudential Assurance England	9,675	9,530	98.5	42,190	32,520	77.0
QBE Insurance Limited	—	—	—	—	491	—
Quebec Assurance Company	19	48	252.6	2,941	1,823	61.9
Reliance Insurance Company	2,444	2,072	84.7	2,457	1,835	74.6
Royal Ins. Co. of Canada	60,683	73,713	121.4	120,432	127,569	105.9
Safeco Ins. of America	7,977	4,314	54.0	11,147	5,310	47.6
St. Paul Fire & Marine	672	514	76.4	767	632	82.3
Scottish & York Ins. Co. Ltd.	10,837	8,547	78.8	17,542	12,623	71.9

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Security Casualty Company	1,358	*	—	2,991	*	
Security Ins. Co. of Hartford	—	—	—	—	—	—
Security National Ins. Co.	—	—	—	885	198	22.3
Sentry Insurance A Mutual Company	33	—3	—	36	25	69.4
Simcoe & Erie Gen. Ins. Co.	3,349	2,334	69.6	10,102	7,562	74.8
Sovereign Gen. Ins. Co.	2,167	2,543	117.3	8,340	6,715	80.5
Stanstead & Sherbrooke Ins. Co.	369	326	88.3	2,102	1,318	62.7
State Farm Fire and Casualty	—	—	—	—	—	—
State Farm Mutual Automobile Insurance Co.	47,250	43,453	91.9	52,991	47,513	89.6
Sun Alliance Ins. Co.	8,587	9,592	111.7	16,511	16,535	100.1
Switzerland Gen. Ins. Co. Ltd.	—	—	—	669	358	53.5
Symons Gen. Ins. Co.	106	79	74.5	496	572	115.3
Tokio Marine & Fire Insurance Company Ltd.	30	4	13.3	35	4	11.4
Toronto Gen. Ins. Co.	5,684	6,160	108.3	11,831	10,451	88.3
Traders Gen. Ins. Co.	3,157	3,423	108.4	6,574	5,806	88.3
Trafalgar Ins. Co. Ltd.	647	256	39.5	643	256	39.8
Transamerica Ins. Co.	—	—	—	—	—	—
Transit Ins. Co.	688	514	74.7	1,332	649	48.7
Transport Indemnity Company	—	—48	—	—	—51	—
Transport Insurance Company	685	257	37.5	2,280	730	32.0
Travelers Indemnity Company	414	472	114.0	818	822	100.4
Travelers Indemnity of Canada	14,707	9,685	65.8	30,335	21,346	70.3
Unifund Assurance Company	45	21	46.6	3,453	2,280	66.0
Unigard Mutual Ins. Co.	—	1	—	—	—1	
United Canada Ins. Co.	2,041	1,833	89.8	5,800	5,054	87.1
United Provinces Ins. Co.	27	10	37.0	10,732	7,685	71.6
United States Fidelity & Guarantee	5,453	5,391	98.8	6,531	6,364	97.4
United States Fire Ins. Co.	367	228	62.1	717	416	58.0
Unity Fire & Gen. Ins.	402	155	38.5	1,800	982	54.5
Upper Canada Ins. Co.	—	—	—	—	—	—
Utica Mutual Ins. Co.	126	139	110.3	176	152	86.3
Victoria Ins. Co. of Canada	265	819	309.0	802	1,175	146.5
Waterloo Insurance Company	5,525	5,096	92.2	5,025	5,096	101.4
Wawanesa Mutual Ins. Co.	14,362	8,381	58.3	48,129	30,856	64.1
Western Assurance Company	18,383	16,961	92.2	20,218	18,170	89.8
York Fire & Casualty Ins. Co.	2,138	2,039	95.3	2,138	2,039	95.3
Zurich Insurance Company	30,263	29,295	96.8	44,188	39,211	88.7
RECIPROCALS						
Truck Insurance Exchange	—		—	—	—	—
TOTALS — 1981	787,545	695,872	88.3	1,458,643	1,183,279	81.1
TOTALS — 1980	715,398	539,737	75.4	1,286,962	942,687	73.2
TOTALS — 1979	672,519	490,575	72.9	1,203,435	858,345	71.3
TOTALS — 1978	659,825	513,141	77.7	1,134,675	897,445	79.0
TOTALS — 1977	629,696	487,157	77.3	1,314,813	980,085	74.5

* Figures not available

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981, ACCORDING TO CLASS OF INSURANCE AUTOMOBILE — LIABILITY

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMER'S MUTUAL	$	$	%
Algoma	108,944	56,477	51.8
Ayr	79,946	72,565	90.8
Bay of Qunite	21,159	693	3.3
Bertie & Clinton	31,793	1,619	5.1
Blanshard	23,289	963	4.1
Cayuga	46,424	8,444	18.2
Dufferin	141,129	51,060	36.2
Dumfries	28,886	—	—
Elma	157,202	174,940	111.3
Erie	63,691	22,290	35.0
Farmers' (Lindsay)	723,287	213,790	29.6
Grenville Patron	26,881	19,672	73.2
Hamilton Township	33,067	1,928	5.8
Hay Township	149,457	69,047	46.2
Howard	55,578	6,732	12.1
Lambton	137,979	61,139	44.3
Lanark	146,573	19,046	13.0
London Township	19,980	15,295	76.6
McGillivray	11,635	98	.8
Norfolk	92,239	6,669	7.2
North Blenheim	30,506	2,978	9.8
North Kent	40,611	5,667	14.0
Oxford	123,996	101,885	82.2
Peel	81,145	17,119	21.1
Peel and Maryborough	201,269	76,873	38.2
Prescott	23,468	501	2.1
South Easthope	135,485	31,013	22.9
Wabisa	78,594	36,572	46.5
West Elgin	83,481	97,724	117.1
West Wawanosh	56,845	—	—
Westminister	27,028	7,916	29.3
Totals for 1981	2,981,567	1,180,715	39.6
Totals for 1980	1,057,598	284,066	26.9

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Insurance Co.	868	498	57.4	1,038	632	60.8
Advocate Gen. Ins. of Canada	113	28	24.8	150	39	26.0
Aetna Casualty and Surety	3	6	200.0	2	8	400.0
Aetna Casualty Company of Canada	721	652	90.4	1,082	752	69.5
Aetna Insurance Company	—	—	—	—	—	—
Affiliated F M Ins. Co.	—	—	—	—	—	—
Albion Ins. Co. of Canada	267	168	62.9	269	171	63.5
Allstate Insurance Company	—	—	—	—	—	—
Allstate Ins. Co. of Canada	5,896	3,723	63.1	7,661	4,512	58.8
Alpina Ins. Co. Ltd.	—	—	—	—	—	—
American Bankers Ins. Co. of Fla.	—	—	—	—	—	—
American Home Assurance Co.	—	—	—	—	—	—
American Insurance Company	—	—7	—	—	—10	—
American Mutual Liability	—	—3	—	1	—3	—
American National Fire	—	—	—	—	—1	—
American Re-insurance Co.	—	—	—	—	—	—
American Road Ins. Co.	—	—	—	—	—	—
Anglo Canada Gen. Ins. Co.	159	198	124.5	159	201	126.4
Balboa Insurance Company	—	—	—	—	—	—
Bay City General Ins. Co.	—	67	—	—	67	—
Buffalo Insurance Company	—	—	—	—	—	—
Calvert Insurance Company	—	—	—	—	—	—
Canada Accident & Fire Assurance Company	181	155	85.6	314	182	57.9
Canada Security Assurance Co.	—	—	—	—	—	—
Canadian Commerce Ins. Co.	3	13	433.3	17	21	123.5
Canadian Gen. Ins. Co.	897	1,163	129.7	1,283	1,407	109.7
Canadian Great Lakes Cas. & Sur. Co. Ltd.	—	—	—	—	—	—
Canadian Home Assurance	167	109	65.3	1,286	688	53.5
Canadian Indemnity Company	620	226	36.5	970	392	40.4
Canadian Millers' Mutual Fire	—	—	—	—	—	—
Canadian Provincial Ins. Co.	241	95	39.4	403	160	39.7
Canadian Surety Company	615	379	61.6	827	454	54.9
Canadian Universal Ins. Co. Ltd.	268	280	104.5	514	1,896	368.9
Cardinal Insurance Company	—	—	—	—	—	—
Casualty Co. of Canada	730	584	80.0	864	635	73.5
Centennial Insurance Company	—	—		—	—	—
Central Mutual Ins. Co.	—	—2	—	—	—7	—
Century Ins. Co. of Canada	—	—1	—	55	19	34.5
Chateau Insurance Company	199	342	171.9	334	420	125.7
Chrysler Insurance Company	—	—	—	—	—	—
Chubb Ins. Co. of Canada	156	41	26.2	345	92	26.7
Citadel General Assurance Co.	459	300	65.4	483	388	80.3
Coachman Insurance Company	50	159	318.0	50	159	318.0
Commerce & Industry of Canada	—	—	—	—	—	—
Commerce Group Ins. Co.	—	—		1,352	742	54.9
Commercial Union Assurance of Canada	3,848	3,183	82.7	5,087	3,738	73.5
Commonwealth Ins. Co.	—	—13	—	—	—13	—
Constitution Ins. Co. of Canada	1,652	727	44.0	1,781	713	40.0
Continental Casualty Company	—	—	—	—	—	—
Continental Ins. Company	176	229	130.1	430	250	58.1
Continental Ins. Co. of Canada	15	8	53.3	141	190	134.8
Continengency Ins. Co. Ltd.	—	—6	—	21	—17	—

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operative Fire & Casualty Company	34	18	52.9	4,094	1,740	42.5
Co-operators Ins. Asso.	10,797	7,189	66.6	10,797	7,189	66.6
Cornhill Ins. Co. of Canada	191	140	73.3	452	225	49.8
Coronation Ins. Co. Ltd.	43	—	—	43	—2	—
Cumis Gen. Ins. Co.	—	—	—	—	—	—
Cumis Ins. Society, Inc.	—	—	—	—	—	—
Dominion Ins. Corp.	193	158	81.9	246	188	76.4
Dominion of Canada General	2,938	2,995	101.9	3,517	3,350	95.3
Eagle Star Ins. Co. Ltd.	—	—	—	—	—	—
Eaton Bay Ins. Co.	462	221	47.8	541	321	59.3
Ecclesiastical Insurance Office Limited	—	—	—	—	—	—
Economical Mutual Ins. Co.	3,902	2,240	57.4	4,646	2,570	55.3
Elite Insurance Company	—	—	—	—	—	—
Emmco Insurance Company	—	—	—	—	—	—
Employers Insurance of Wausau A Mutual Co.	655	377	57.6	813	473	58.2
English & American Ins. Co., Ltd.	—	—	—	—	—	—
Federal Insurance Company	—	—	—	—	—	—
Federated Mutual Ins. Co.	297	315	106.1	431	328	76.1
Federation Ins. Co. of Canada	596	311	52.2	834	384	46.0
Fidelity Ins. Co. of Canada	193	43	22.3	444	22	5.0
Fire Ins. Co. of Canada	—	—	—	—	—	—
Fireman's Fund Ins. Co.	—	—33	—	—	—42	—
Fireman's Fund Ins. Co. of Canada	3,193	2,307	72.3	3,796	2,696	71.0
First National Ins. Co. of Canada	85	92	108.2	133	114	85.7
Foremost Insurance Company, Grand Rapids	—	—	—	—	—	—
Gans Incendie Accidents	—	—	—	49	—	—
General Accident Assurance of Canada	2,828	1,726	61.0	3,607	2,123	58.9
General Ins. Co. of America	11	—1	—	17	1	5.9
General Security of Canada	—	—	—	—	—	—
Gerling Global General	159	228	143.4	161	230	142.9
Gibraltar Gen. Ins. Co.	677	185	27.3	800	256	32.0
Gold Circle Ins. Co.	373	2,179	584.2	543	2,684	494.3
Gore Mutual Ins. Co.	2,730	1,643	60.2	3,013	1,874	62.2
Great American Ins. Co.	—	—2	—	—	1	—
Great Eastern Ins. Co.	—	—		—	6	—
Guarantee Company of North America	1,123	683	60.8	1,206	680	56.4
Guardian Ins. Co. of Canada	1,980	1,765	89.1	3,173	2,178	68.6
Halifax Insurance Company	2,377	1,326	55.8	3,086	1,566	50.7
Hartford Fire Ins. Co.	811	313	38.6	834	313	37.5
Herald Insurance Company	—	—	—	—	—	—
Highlands Insurance Company	—	—	—	—	—	—
Home Insurance Company	1,839	245	13.3	2,586	330	12.8
Ideal Mutual Ins. Co.	—	—	—	—	—	—
INA Ins. Co. of Canada	1,305	659	50.5	1,740	855	49.1
Insurance Company of North America	45	450	1,000.0	64	663	1,035.9
Insurance Corp. of Ireland	136	—	—	151	4	2.6
Jevco Insurance Company	—	—	—	—	—	—
John Deere Ins. Co. of Canada	—	—	—	—	—	—
Kansa Gen. Ins. Co.	—	—	—	—	—	—
Laurentian Shield Ins. Co.	30	2	6.7	33	32	97.0
Liberty Mutual Fire Ins. Co.	1,586	2,582	162.8	2,107	2,990	141.9
Liberty Mutual Ins. Co.	56	77	137.5	82	133	162.2

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Lloyds	469	239	51.0	1,428	350	24.5
London & Midland Gen. Ins. Co.	—	—	—	—	—	—
London Assurance	—	—	—	—	—1	—
London-Canada Ins. Co.	—	—	—	—	—	—
Loyalist Insurance Co.	4	—	—	4	—	—
Lumberman's Mutual Casualty Co.	878	524	59.7	877	526	60.0
Maplex Gen. Ins. Co.	138	94	68.1	168	110	65.5
Markel Ins. Co. of Canada	81	96	118.5	114	133	116.7
Maryland Casualty Company	—	—	—	—	—	—
Midland Insurance Company	—	—	—	—	—	—
Missisquoi & Rouville Ins. Co.	669	286	42.8	952	412	
Motors Insurance Corp.	—	—	—	—	—	—
National Employers Mut. Gen. Ins. Ass. Ltd.	6	30	500.0	27	28	103.7
Nationwide Mutual Ins. Co.	—	—	—	—	—	—
New Hampshire Ins. Co.	—	—	—	—	—	—
New India Assurance Co. Ltd.	—	—	—	—	—	—
New Rotterdam Ins. Co.	—	—	—	—	—	—
New Zealand Ins. Co. Ltd.	—	—	—	—	—	—
Niagara Fire Ins. Co.	—	—	—	—	—	—
Norman Ins. Co. Ltd.	—	—	—	61	55	90.2
North American Co. for Prop. & Casulaty	—	—	—	—	—	—
Northern Frontier Gen. Ins. Co.	155	33	21.3	155	33	21.3
Northumberland Gen. Ins. Co.	24	41	170.8	219	76	34.7
Norwich Union Fire Ins. Society Limited	—	—3	—	—	—3	—
Nova Scotia Gen. Ins. Co.	350	165	47.1	526	175	33.2
Old Republic Ins. Co.	—	—	—	—	—	—
Omaha Indemnity Company	—	—	—	—4	16	—
Ontario Motorist Ins. Co.	764	582	76.2	764	582	76.2
Ontario Mutual Gen. Ins. Co.	343	329	95.9	343	329	95.9
Orion Ins. Co. Ltd.	137	50	36.5	137	50	36.5
Otter Dorchester Ins. Co. Ltd.	131	46	35.1	131	46	35.1
Pacific Employers Ins. Co.	4	6	150.0	10	93	930.0
Pafco Ins. Co. Ltd.	1,019	373	36.6	1,019	373	36.6
Pearl Assurance Co. Ltd.	—	—	—	—	—	—
The Personal Ins. Co. of Canada	928	987	106.4	1,342	1,143	85.2
Perth Insurance Company	597	382	64.0	593	374	63.1
Philadelphia Manufacturers' Mutual	—	—	—	—	—	—
Phoenix Assurance Co. Ltd.	—	—	—	—	—	—
Phoenix Assurance Co. of Canada	1,195	1,072	89.7	1,423	1,131	79.5
Pilot Insurance Co.	6,109	1,859	30.4	6,109	1,859	30.4
Portage La Prairie Mutual	166	158	95.2	384	192	50.0
Premier Ins. Co.	76	84	110.5	76	84	110.5
Provident Assurance Co.	—	—	—	32	—7	—
Prudential Assurance England	1,045	1,059	101.3	2,860	1,639	57.3
QBE Insurance Limited	—	—	—	—	—36	—
Quebec Assurance Company	3	—	—	60	36	60.0
Reliance Ins. Co.	345	51	14.8	345	—11	—
Royal Ins. Co. of Canada	8,204	5,975	72.8	11,201	7,455	66.6
Safeco Ins. of America	1,308	517	39.5	1,576	596	37.8
St. Paul Fire & Marine	37	52	140.5	40	58	145.0
Scottish & York Ins. Co. Ltd.	363	672	185.1	532	572	107.5

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Security Casualty Company	169	*	—	258	*	—
Security Ins. Co. of Hartford	—	—	—	—	—	—
Security National Ins. Co.	—	—	—	39	—	—
Sentry Insurance A Mutual Company	—	—	—	—	—	—
Simcoe & Erie Gen. Ins. Co.	1	35	3,500.0	210	74	35.2
Sovereign Gen. Ins. Co.	317	226	71.3	682	312	45.7
Stanstead & Sherbrooke Ins. Co.	54	37	68.5	114	60	52.6
State Farm Fire and Casualty	—	—	—	—	—	—
State Farm Mutual Automobile Insurance Co.	7,201	4,664	64.8	7,645	4,909	64.2
Sun Alliance Ins. Co.	933	1,495	160.2	1,396	1,974	141.4
Switzerland Gen. Ins. Co. Ltd.	—	—	—	50	32	64.0
Symons Gen. Ins. Co.	19	3	15.8	19	3	15.8
Tokio Marine & Fire Ins. Co. Ltd.	2	-	-	2	-	—
Toronto Gen. Ins. Co.	733	953	130.0	1,049	1,151	109.7
Traders Gen. Ins. Co.	405	531	131.1	583	640	109.8
Trafalgar Ins. Co. Ltd.	114	63	55.3	114	62	54.4
Transamerica Ins. Co.	—	—	—	—	—	—
Transit Insurance Company	—	—	—	—	—	—
Transport Indemnity Company	—	—	—	—	—	—
Transport Insurance Company	—	—	—	—	—	—
Travelers Indemnity Company	3	—1	—	3	44	1,466.7
Travelers Indemnity of Canada	1,920	2,230	116.1	2,660	2,022	76.0
Unifund Assurance Company	2	1	50.0	162	64	39.5
Unigard Mutual Ins. Co.	—	—	—	—	12	—
United Canada Ins. Co.	62	38	61.3	175	41	23.4
United Provinces Ins. Co.	3	—6	—	358	203	56.7
United States Fidelity & Guarantee	640	102	15.9	696	117	16.8
United States Fire Ins. Co.	42	25	59.5	60	29	48.3
Unity Fire & Gen. Ins.	66	—50	-	133	—35	—
Upper Canada Ins. Co.	—	—	—	—	—	—
Utica Mutual Ins. Co.	—	—	—	—	—	—
Victoria Ins. Co. Canada	2	—10	—	16	—14	—
Waterloo Ins. Co.	928	538	58.0	928	538	58.0
Wawanesa Mutual Ins. Co.	2,446	962	39.3	5,131	2,095	40.8
Western Assurance Co.	2,622	1,400	53.4	2,774	1,461	52.7
York Fire & Casualty Ins. Co.	274	293	106.9	274	293	106.9
Zurich Ins. Co.	4,224	4,246	100.5	4,856	4,668	96.1
RECIPROCALS						
Truck Insurance Exchange	—	—	—	—	—	—
TOTALS — 1981	108,679	77,268	71.0	144,849	94,575	65.2
TOTALS — 1980	89,736	60,217	67.1	123,015	76,042	61.8
TOTALS — 1979	73,618	55,483	75.3	103,603	67,134	64.7
TOTALS — 1978	64,207	47,695	74.2	91,188	58,408	64.0
TOTALS — 1977	57,844	34,939	60.4	87,541	50,376	57.5

*Figures not available

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981, ACCORDING TO CLASS OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (concl'd.)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Increased	Ratio
FARMER'S MUTUAL	$	$	%
Algoma	24,219	—7,114	—
Ayr	13,248	2,431	18.3
Bay of Quinte	4,375	42	1.0
Bertie & Clinton	5,376	—	—
Blanshard	5,296	—	—
Cayuga	8,222	4,193	51.0
Dufferin	29,459	—	—
Dumfries	4,732	—	—
Elma	36,362	10,461	28.8
Erie	11,916	18,995	159.4
Farmers' (Lindsay)	168,756	53,215	31.5
Grenville Patron	5,292	—	—
Hamilton Township	6,614	—	—
Hay Township	30,969	4,398	14.2
Howard	7,650	5,126	67.0
Lambton	32,349	19,144	59.2
Lanark	30,443	11,898	39.1
London Township	4,301	568	13.2
McGillivray	2,110	—	—
Norfolk	19,372	6,092	31.4
North Blenheim	6,661	—	—
North Kent	7,505	195	2.6
Oxford	25,010	218,870	875.1
Peel	7,726	—	—
Peel and Maryborough	46,472	16,240	34.9
Prescott	4,487	—	—
South Easthope	29,020	6,744	23.2
Wabisa	15,577	7,339	47.1
West Elgin	19,007	385	2.0
West Wawanosh	11,600	—	—
Westminster	6,364	8,601	135.2
TOTALS FOR 1981	630,490	387,823	61.5
TOTALS FOR 1980	192,471	82,769	43.0

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers' Insurance Co.	3,540	2,408	68.0	4,885	4,310	88.2
Advocate Gen. Ins. of Canada	752	378	50.3	1,817	1,181	65.0
Aetna Casualty and Surety	129	49	38.0	107	97	90.7
Aetna Casualty Co. of Canada	4,428	5,068	114.5	11,101	13,560	122.2
Aetna Insurance Company	5	—	—	5	—	—
Affiliated F M Ins. Co.	—	—	—	—	—	—
Albion Ins. Co. of Canada	1,270	1,353	106.5	1,289	1,396	108.3
Allstate Insurance Co.	1	29	2900.0	3	57	1900.0
Allstate In. Co. of Canada	25,396	17,366	68.4	66,725	50,790	76.1
Alpina Ins. Co. Ltd.	—	—	—	—	—	—
American Bankers Ins. Co. of Fla.	63	1	1.6	63	1	1.6
American Home Assurance Co.	74	3	4.1	127	16	12.6
American Ins. Co.	—	—1	—	—	—5	—
American Mutual Liability	3	—3	—	9	—	—
American National Fire	—	—	—	—	—	—
American Re-insurance Co.	—	—	—	—	—	—
American Road Ins. Co.	441	162	36.7	1,909	1,227	64.3
Anglo Canada Gen. Ins. Co.	715	645	90.2	720	658	91.4
Balboa Insurance Company	—	—	—	—	—	—
Bay City Gen. Ins. Co.	1,804	1,635	90.6	1,804	1,637	90.7
Buffalo Insurance Company	—	—	—	—	—	—
Calvert Insurance Company	—	—	—	—	—	—
Canada Accident & Fire Assurance Company	1,108	1,228	110.8	4,379	4,421	101.0
Canada Security Assurance Co.	—	—	—	—	—	—
Canadian Commerce Ins. Co.	15	104	693.3	137	194	141.6
Canadian Gen. Ins. Co.	5,505	5,329	96.8	13,004	12,001	92.3
Canadian Great Lakes Cas. & Sur. Co. Ltd.	—	—	—	—	—	—
Canadian Home Assurance	1,040	875	84.1	18,648	17,419	93.4
Canadian Indemnity Company	4,235	3,468	81.9	12,462	11,046	88.6
Canadian Millers' Mutual Fire	—	—	—	—	—	—
Canadian Provincial Ins. Co.	1,350	1,004	74.4	5,117	3,860	75.4
Canadian Surety Company	3,826	2,960	77.4	8,127	6,593	81.1
Canadian Universal Ins. Co. Ltd.	1,849	1,708	92.4	8,676	7,442	85.8
Cardinal Ins. Co.	2,037	3,422	168.0	3,711	4,351	117.2
Casualty Co. of Canada	4,213	3,612	85.7	6,743	5,954	88.3
Centennial Insurance Company	—	—	—	—	—	—
Central Mutual Ins. Co.	—	—1	—	—	5	—
Century Ins. Co. of Canada	—	—3	—	645	1,034	160.3
Chateau Ins. Co.	898	2,278	253.7	4,194	5,932	141.4
Chrysler Ins. Co.	409	120	29.3	1,220	677	55.5
Chubb Ins. Co. of Canada	945	753	79.7	6,713	4,336	64.6
Citadel Gen. Assurance Co.	3,426	1,821	53.2	3,917	2,464	62.9
Coachman Insurance Company	133	—24	—	133	—24	—
Commerce & Industry of Canada	25	35	140.0	54	80	148.1
Commerce Group Ins. Co.	2	1	50.0	40,297	27,986	69.4
Commercial Union Assurance of Canada	24,860	28,834	116.0	49,729	55,432	111.5
Commonwealth Ins. Co.	—	—1	—	—	—14	—
Constitution Ins. Co. of Canada	6,827	5,777	84.6	8,615	8,509	98.8
Continental Casualty Company	—	—	—	—	—	—
Continental Ins. Co.	3,431	3,811	111.1	8,460	6,051	71.5
Continental Ins. Co. of Canada	93	77	82.8	2,997	5,566	185.7
Continengency Ins. Co. Ltd.	79	192	243.0	911	1,249	137.1

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operative Fire & Casualty Company	326	155	47.5	43,761	44,371	101.4
Co-operators Ins. Asso.	61,739	47,771	77.4	61,739	47,771	77.4
Cornhill Ins. Co. of Canada	1,154	715	62.0	5,770	4,875	84.5
Coronation Ins. Co. Ltd.	188	39	20.7	188	38	20.2
Cumis General Ins. Co.	5	1	20.0	7	1	14.3
Cumis Ins. Society, Inc.	—	—	—	—	—	—
Dominion Ins. Corp.	3,714	1,656	44.6	4,857	2,600	53.5
Dominion of Canada General	17,506	15,796	89.9	29,674	28,557	96.2
Eagle Star Ins. Co. Ltd.	—	—	—	—	—	—
Eaton Bay Ins. Co.	2,364	2,345	99.2	4,514	4,181	92.6
Ecclesiastical Insurance Office Limited	—	—	—	—	—	—
Economical Mutual Ins. Co.	18,773	13,505	71.9	27,740	23,643	85.2
Elite Insurance Company	—	—	—	—	—	—
Emmco Insurance Company	20	16	80.0	33	31	93.9
Employers Ins. of Wausau A Mutual Co.	3,513	2,627	74.8	5,328	5,213	97.8
English & American Ins. Company, Limited	—	—	—	—	—207	—
Federal Insurance Company	—	—	-	—	—	—
Federated Mutual Ins. Co.	1,814	1,704	93.9	4,965	4,582	92.3
Federation Ins. Co. of Canada	2,993	2,302	76.9	7,188	5,592	77.8
Fidelity Ins. Co. of Canada	1,323	1,236	161.5	7,631	6,710	87.9
Fire Ins. Co. of Canada	—	—	—	—	—	—
Fireman's Fund Ins. Co.	—	—18	—	—	—43	—
Fireman's Fund Ins. Co. of Canada	20,574	14,715	71.5	36,871	31,294	84.9
First National Ins. Co. of Canada	561	539	96.1	1,226	1,200	97.9
Foremost Insurance Company, Grand Rapids	—	—	—	—	—	—
Gan Incendie Accidents	—	—	—	1,874	1,592	85.0
General Accident Assurance of Canada	17,620	14,686	83.3	38,191	34,755	91.0
General Ins. Co. of America	151	97	64.2	293	214	73.0
General Security of Canada	—	—	—	—	—	—
Gerling Global General	939	899	95.7	1,206	1,335	110.7
Gibraltar Gen. Ins. Co.	3,334	2,896	86.9	6,470	5,354	82.8
Gold Circle Ins. Co.	3,435	4,468	130.1	5,000	6,222	124.4
Gore Mutual Ins. Co.	14,516	11,897	82.0	17,540	15,236	86.9
Great American Ins. Co.	—	—	—	—	—	—
Great Eastern Ins. Co.	—	—3	—	—	114	—
Guarantee Company of North America	5,956	4,105	68.9	7,959	6,161	77.4
Guardian Ins. Co. of Canada	11,204	10,582	94.4	33,384	32,418	97.1
Halifax Ins. Co.	8,509	6,260	73.1	20,158	17,220	85.4
Hartford Fire Ins. Co.	5,345	4,179	78.2	6,191	6,124	98.9
Herald Insurance Company	—	—	—	7	2	28.6
Highlands Ins. Co.	—	—	—	—	—	—
Home Insurance Company	13,240	10,375	78.4	22,361	19,989	89.4
Ideal Mutual Ins. Co.	—	—	—	—	—1	—
INA Ins. Co. of Canada	2,849	1,939	68.1	3,955	2,985	73.2
Insurance Company of North America	53	85	160.4	72	99	137.5
Insurance Corp. of Ireland	923	578	62.6	1,210	929	76.8
Jevco Insurance Company	485	603	124.3	641	650	101.4
John Deere Ins. Co. of Canada	33	26	78.8	59	51	86.4
Kansa Gen. Ins. Co.	390	860	220.5	1221	2,239	183.4
Laurentian Shield Ins. Co.	153	78	51.0	384	1,246	324.5
Liberty Mutual Fire Ins. Co.	9,129	7,845	85.9	19,419	16,989	87.5
Liberty Mutual Ins. Co.	221	326	147.5	433	619	143.0

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Lloyds	2,801	2,190	78.2	22,083	16,942	76.7
London & Midland Gen. Ins. Co.	—	—	—	—	—3	—
London Assurance	—	—5	—	—	—2	—
London-Canada Ins. Co.	—	—	—	—	—	—
Loyalist Insurance Company	23	—	—	23	—	—
Lumberman's Mutual Casualty Company	4,149	3,020	72.8	4,194	3,007	71.7
Maplex General Ins. Co.	634	520	82.0	954	924	96.9
Markel Ins. Co. of Canada	1,777	2,229	125.4	5,108	6,889	134.9
Maryland Casualty Company	—	—	—	—	—	—
Midland Insurance Company	—	—	—	—	—	—
Missisquoi & Rouville Ins. Co.	3,120	1,369	43.9	10,675	6,968	65.3
Motors Insurance Corp.	1,919	1,035	53.9	6,065	7,432	122.5
National Employers Mut. Gen. Ins. Ass. Ltd.	44	91	206.8	622	524	84.2
Nationwide Mutual Ins. Co.	—	—	—	—	—	—
New Hampshire Ins. Co.	—	—	—	—	7	—
New India Assurance Co. Ltd.	—	—	—	—	—	—
New Rotterdam Ins. Co.	—	—	—	—	—	—
New Zealand Ins. Co. Ltd.	—	—	—	—	—	—
Niagara Fire Ins. Co.	1	—	—	2	—	—
Norman Ins. Co. Ltd.	—	1	—	1,185	900	75.9
North American Co. for Prop. & Casualty	—	—	—	—	—	—
Northern Frontier Gen. Ins. Co.	1,013	507	50.0	1,013	507	50.0
Northumberland Gen. Ins. Co.	457	1,498	327.8	4,947	3,472	70.2
Norwich Union Fire Ins. Society Limited	—	—	—	—	—3	—
Nova Scotia Gen. Ins. Co.	2,260	1,344	59.4	4,485	2,995	66.7
Old Republic Ins. Co.	—	—	—	—	—	—
Omaha Indemnity Co.	—	—	—	195	523	268.2
Ontario Motorist Ins. Co.	4,241	746	17.6	4,241	746	17.6
Ontario Mutual Gen. Ins. Co.	1,325	1,027	77.5	1,325	1,027	77.5
Orion Ins. Co. Ltd.	561	369	65.8	561	369	65.8
Otter Dorchester Ins. Co. Ltd.	626	535	85.5	626	535	85.5
Pacific Employers Ins. Co.	5	3	60.0	6	5	83.3
Pafco Ins. Co. Ltd.	3,016	2,574	85.3	3,016	2,574	85.3
Pearl Assurance Co. Ltd.	—	—	—	—	—	—
The Personal Ins. Co. of Canada	4,257	3,596	84.5	9,460	9,264	97.9
Perth Insurance Co.	2,832	2,337	82.5	2,805	2,313	82.5
Philadelphia Manufacturers' Mutual	—	—	—	—	—	—
Phoenix Assurance Co. Ltd.	—	—	—	—	—	—
Phoenix Assurance Co. of Canada	7,864	6,244	79.4	13,674	10,506	76.8
Pilot Insurance Company	22,249	14,853	66.8	22,249	14,853	66.8
Portage La Prairie Mutual	715	491	68.7	2,617	2,104	80.4
Premier Insurance Company	329	486	147.7	329	486	147.7
Provident Assurance Company	95	43	45.3	18,032	16,118	89.4
Prudential Assurance England	7,666	6,447	84.1	44,796	37,504	83.7
QBE Insurance Limited	—	—	—	—	—5	—
Quebec Assurance Company	12	—2	—	3,448	2,350	68.2
Reliance Ins. Co.	1,678	1,434	85.5	1,688	1,451	86.0
Royal Ins. Co. of Canada	49,246	45,084	91.5	107,829	111,744	103.6
Safeco Ins. of America	6,724	4,174	61.9	10,225	7,745	75.7
St. Paul Fire & Marine	462	668	144.6	533	755	141.7
Scottish & York Ins. Co. Ltd.	6,417	5,866	91.4	10,587	11,189	105.7

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Security Casualty Company	559	*	—	1,250	*	—
Security Ins. Co. of Hartford	—	—	—	—	—	—
Security National Ins. Co.	—	—	—	1,042	284	27.3
Sentry Insurance A Mutual Company	22	—	—	22	3	13.6
Simcoe & Erie Gen. Ins. Co.	2,368	2,072	87.5	10,552	10,185	96.5
Sovereign Gen. Ins. Co.	1,678	1,513	90.2	7,367	7,238	98.2
Stanstead & Sherbrooke Ins. Co.	300	262	87.3	2,423	2,124	87.7
State Farm Fire and Casualty	—	—	—	—	—	—
State Farm Mutual Automobile Insurance Co.	33,510	25,373	75.7	38,502	30,782	79.9
Sun Alliance Ins. Co.	6,297	4,980	79.1	14,268	12,343	86.5
Switzerland Gen. Ins. Co. Ltd.	—	—	—	620	873	140.8
Symons General Ins. Co.	45	15	33.3	68	15	22.1
Tokio Marine & Fire Ins. Co. Ltd.	14	—	—	16	—	—
Toronto Gen. Ins. Co.	4,504	4,361	96.8	10,640	9819	92.3
Traders Gen. Ins. Co.	2,503	2,424	96.8	5,912	5,456	92.3
Trafalgar Ins. Co. Ltd.	541	308	56.9	537	308	57.4
Transamerica Ins. Co.	—	—	—	—	—	—
Transit Insurance Company	670	317	47.3	1,298	1,137	87.6
Transport Indemnity Company	—	—	—	—	—	—
Transport Insurance Company	60	264	440.0	999	537	53.8
Travelers Indemnity Co.	91	175	192.3	289	299	103.5
Travelers Indemnity Company of Canada	12,404	8,744	70.5	31,385	26,818	85.4
Unifund Assurance Company	38	12	31.6	2,827	2,346	83.0
Unigard Mutual Ins. Co.	—	—1	—	—	3	—
United Canada Ins. Co.	2,924	2,279	77.9	8,322	8,150	97.9
United Provinces Ins. Co.	20	18	90.0	12,766	9,691	75.9
United State Fidelity & Guarantee	4,219	3,607	85.5	5,125	4,848	94.6
United States Fire Ins. Co.	247	248	100.4	560	647	115.5
Unity Fire & Gen. Ins.	330	262	79.4	2,057	1,786	86.8
Upper Canada Ins. Co.	—	—	—	—	—	—
Utica Mutual Ins. Co.	—	58	—	—	82	—
Victoria Ins. Co. of Canada	59	104	176.3	330	253	76.7
Waterloo Ins. Co.	4,095	3,308	80.8	4,095	3,308	80.8
Wawanesa Mutual Ins. Co.	11,202	8,072	72.1	42,374	34,713	81.9
Western Assurance Co.	14,797	12,340	83.4	16,436	13,974	85.0
York Fire & Casualty Ins. Co.	1,680	1,932	115.0	1,680	1,932	115.0
Zurich Ins. Co.	22,046	18,713	84.9	36,211	33,743	93.2
RECIPROCALS						
Truck Insurance Exchange	—	—	—	—	—	—
TOTALS — 1981	605,835	496,892	82.0	1,308,544	1,158,852	88.5
TOTALS — 1980	500,536	442,644	88.4	1,042,483	973,011	93.3
TOTALS — 1979	450,764	366,635	81.3	932,393	770,260	82.6
TOTALS — 1978	410,492	281,352	68.5	849,427	553,102	65.1
TOTALS — 1977	406,893	230,544	56.6	845,445	463,483	54.8

*Figures not available

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981, ACCORDING TO CLASS OF INSURANCE AUTOMOBILE — OTHER (concl.d.)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMER'S MUTUAL	$	$	%
Algoma	104,725	80,842	77.2
Ayr	63,769	44,489	69.8
Bay of Qunite	18,392	5,510	30.0
Bertie & Clinton	25,267	6,505	25.7
Blanshard	21,807	10,419	47.8
Cayuga	34,616	22,252	64.3
Dufferin	117,632	61,860	52.6
Dumfries	22,633	18,139	80.1
Elma	133,022	41,052	30.9
Erie	48,868	23,507	48.1
Farmers' (Lindsay)	619,144	461,453	74.5
Grenville Patron	22,869	4,344	19.0
Hamilton Township	31,201	5,067	16.2
Hay Township	144,306	119,239	82.6
Howard	43,232	7,259	16.8
Lambton	131,694	59,831	45.4
Lanark	138,640	69,190	49.9
London Township	15,935	2,135	13.4
McGillivray	12,049	0	—
Norfolk	79,705	72,399	90.8
North Blenheim	21,899	19,108	87.3
North Kent	40,901	12,960	31.7
Oxford	103,076	49,267	47.8
Peel	39,931	71,343	178.7
Peel and Maryborough	169,796	156,568	92.2
Prescott	19,600	179	1.0
South Easthope	120,364	65,928	54.8
Wabisa	59,371	25,303	42.6
West Elgin	72,128	20,245	28.1
West Wawanosh	45,804	32,086	70.1
Westminister	22,363	22,256	99.5
Totals for 1981	2,544,739	1,590,735	62.5
Totals for 1980	899,666	520,655	57.9

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE FIDELITY

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate Gen. Ins. of Canada	—	—	—	13	—	—
Aetna Casualty & Surety	137	139	101.4	207	728	351.6
Aetna Casualty Co. of Canada	289	429	148.4	889	1,144	128.6
Aetna Insurance	15	26	173.3	22	26	118.1
Affiliated FM	6	—	—	17	2	11.7
American Home Assurance Co.	39	—	—	128	117	91.4
American Insurance	—	—	—	—	—	—
American Mutual Liability	—	—	—	—	—	—
Anglo Canada General	1	—	—	1	—	—
Canada Accident & Fire Assurance	58	295	508.6	188	515	273.9
Canada Security Assurance	—	—	—	—	—	—
Canadian General	9	—4	—	13	—12	—
Canadian Great Lakes Casualty & Surety	72	45	62.5	79	45	56.9
Canadian Home Assurance	—	—	—	46	26	56.5
Canadian Indemnity	462	195	42.2	1,899	1,193	62.8
Canadian Surety	69	22	31.8	216	37	17.1
Casualty Company of Canada	22	10	45.4	34	15	44.1
Central Mutual Insurance	—	—	—	—	—	—
Century Insurance Co. of Canada	—	—	—	34	8	23.5
Chateau Insurance	68	38	55.8	94	43	45.7
Chubb Insurance Co. of Canada	804	—1,165	—	1,104	—1,039	—
Citadel General Assurance	3	6	200.0	11	7	63.6
Coachman Insurance	—	—	—	—	—	—
Commerce & Industry of Canada	—	—	—	6	—	—
Commerce Group Ins. Co.	—	—	—	88	41	—
Commercial Union Assurance of Canada	541	—15	—	1,070	—119	—
Continental Insurance	360	93	25.8	851	3,660	430.0
Continental Ins. Co. of Canada	117	—	—	359	228	63.5
Co-operative Fire and Casualty Co.	247	181	73.2	847	646	76.2
Co-operators Ins. Asso.	—7	—25	—	—7	—25	—
Cumis General	829	687	82.8	2,069	2,573	124.3
Cumis Insurance Society, Inc.	—	—	—	—	—	—
Dominion Insurance Corp.	26	—7	—	52	—11	—
Dominion of Canada General	112	—42	—	135	—30	—
Eagle Star Insurance Ltd.	—	—	—	—	—	—
Eaton Bay Insurance	1	—15	—	1	—15	—
Economical Mutual	66	—3	—	81	8	9.8
Employers Ins. of Wausau A Mutual Co.	—2	—3	—	4	—8	—
Federal Insurance	—	—	—	—	—	—
Federated Mutual Ins. Co.	3	—	—	34	14	41.1
Federation Ins. Co. of Canada	—	—	—	7	1	14.2
Fidelity Ins. Co. of Canada	38	32	84.2	63	46	63.0
Fireman's Fund Ins. Co.	—	3	—	—	—6	—
Fireman's Fund Ins. Co. of Canada	533	—92	—	1,541	—27	—
General Accident Assurance of Canada	279	552	197.8	422	623	147.6
General Ins. of America	3	—	—	10	7	70.0
General Security of Canada	—	—	—	—	—	—
Gerling Global General	1	—	—	1	—	—
Gibraltar General Ins. Co.	5	6	1	5	6	1

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE FIDELITY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Gore Mutual	71	2	3	81	1	1
Grain Insurance & Guarantee	—	—	—	46	108	23.5
Great American	—	—	—	—	—	—
Guarantee Co. of N.A.	1,849	2,149	116.2	6,358	2,451	39
Guardian Ins. Co. of Canada	400	222	56	962	482	50
Halifax Insurance	5	—2	—	16	—3	—
Hartford Fire	238	171	72	245	183	75
Home Insurance	22	—	—	54	26	48
INA Ins. Co. of Canada	473	474	100	714	491	69
Insurance Co. of North America	56	47	84	85	—46	—
Insurance Corp. of Ireland Ltd.	17	16	94	34	19	56
Laurentian Shield	—	—	—	1	—	—
Liberty Mutual Fire	34	39	115	50	39	78
Liberty Mutual Insurance	55	20	36	60	12	20
Lloyd's	1,346	1,112	83	1,365	—1	—
London Assurance	—	—	—	—	—	—
London-Canada Insurance	—	—	—	—	—	—
Lumbermens Mutual Casualty	19	—66	—	47	—66	—
Maryland Casualty	—	—1	—	—	—1	—
Northern Union Ins. Co. Ltd.	—	—	—	8	1	13
Norwich Union Fire	—	—	—	—	—	—
Pacific Employers Ins. Co.	17	—	—	20	—	—
Perth Ins. Co.	1	—	—	1	—	—
Phoenix Assurance of Canada	59	—2	—	107	99	93
Pilot	14	—2	—	14	—2	—
Provident Assurance	—	—	—	1,385	320	23
Prudential Assurance of England	70	37	53	223	19	9
Quebec Insurance	—	—	—	35	—59	—
Reliance Ins. Co.	76	—94	—	82	15	18
Royal Ins. Co. of Canada	1,192	2,210	185	2,299	2,611	114
Safeco Insurance of America	—	—	—	—	—	—
St. Paul Fire & Marine	40	—2	—	57	3	5
Scottish & York Ins. Co. Ltd.	151	66	44	435	365	84
Seaboard Surety Co.	11	—4	—	46	—348	—
Sentry Ins. A Mutual Co.	29	11	58	29	21	72
Simcoe & Erie General	1	—3	—	14	—4	—
Stanstead & Sherbrooke	—	—	—	4	1	25
Sun Alliance Ins. Co.	89	123	138	178	154	87
Symons General	1	31	—	1	31	—
Tokio Marine & Fire Ins. Co. Ltd.	14	—	—	18	—	—
Toronto General	8	—4	—	10	—10	—
Traders General	4	—3	—	6	—6	—
Travelers Indemnity	53	—3	—	58	—18	—
Travelers Indemnity of Canada	68	166	244	160	162	101

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE FIDELITY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
United Provinces	—	—	—	189	47	24.8
United States Fidelity & Guaranty	183	—17	—	267	8	2.9
United States Fire	45	58	128.8	85	80	94.1
Utica Mutual	—	—	—	—	—	—
Victoria Ins. Co. of Canada	66	17	25.7	77	27	35.0
Waterloo Insurance	6	—	—	6	—	—
Wawanesa Mutual	3	—	—	19	7	36.8
Western Assurance	227	134	59.0	256	115	44.9
Western Surety Co.	—	—	—	11	—	—
Zurich Insurance Co.	190	59	31.0	248	87	35.0
TOTALS FOR 1981	12,409	8,349	67.2	29,090	17,888	61.4
TOTALS FOR 1980	11,474	8,575	74.7	26,803	18,056	67.3
TOTALS FOR 1979	10,184	4,453	43.7	23,591	9,393	39.8
TOTALS FOR 1978	11,273	7,378	65.4	23,492	14,074	59.9
TOTALS FOR 1977	10,395	11,797	113.4	23,912	19,681	82.3

TABLE XI. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE
SURETY

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate General of Canada	—	—	—	1	—	—
Aetna Casualty & Surety	317	132	41.6	4,296	198	4.6
Aetna Casualty Co. of Canada	94	—8	—	144	28	19.4
Aetna Insurance	—	—	—	—	—	—
Allstate Insurance Co. of Canada	4	—	—	13	—	—
American Insurance	—	—	—	—	—	—
American Home Assurance	70	—	—	689	—	—
American Road Insurance Co.	5	—	—	5	—	—
Canada Accident & Fire Assurance	169	26	15.3	467	62	13.2
Canada Security Assurance	—	—	—	—	—	—
Canadian General	51	—148	—	49	—158	—
Canadian Great Lakes Casualty & Surety	1,788	163	9.1	3,259	163	5.0
Canadian Indemnity	913	—6	—	8,010	—315	—
Canadian Surety	892	14	1.5	4,576	—61	—
Casualty Company of Canada	33	—28	—	61	—14	—
Century Insurance Co. of Canada	—	—	—	9	—	—
Chateau Insurance	273	11	4.0	864	562	65.0
Chubb Insurance Co. of Canada	855	95	11.1	2,018	—291	—
Citadel General Assurance	30	21	70.0	108	29	26.8
Commerce & Industry of Canada	—	—	—	—	—	—
Commerce Group Ins. Co.	44	—	—	2,533	169	6.6
Commercial Union Assurance of Canada	16	—8	—	82	—20	—
Constitution Ins. Co. of Canada	143	15	10.4	209	15	7.1
Continental Insurance	1,889	552	29.2	3,050	601	19.7
Continental Insurance Co. of Canada	19	—	—	650	110	16.9
Co-operative Fire & Casualty Co.	30	5	16.6	287	11	3.8
Co-operators Insurance Assoc.	—	19	—	—	19	—
Dominion Insurance Corp.	629	244	38.7	908	324	35.6
Dominion of Canada General	158	57	36.0	238	61	25.6
Eaton Bay Insurance	3	—	—	11	—	—
Economical Mutual	368	—240	—	399	—357	—
Elite Insurance	241	161	66.8	1,974	1,270	64.3
Employers Insurance of Wausau A Mutual Co.	—	—	—	17	3	17.6
Employers Reinsurance Corp.	—	—96	—	—	—96	—
Federal Insurance	—	—	—	—	—	—
Federated Mutual Ins. Co.	6	—	—	66	30	45.4
Federation Ins. Co. of Canada	3	—	—	43	—	—
Fidelity Ins. of Canada	476	96	20.1	3,213	—746	—
Fireman's Fund Ins. Co.	—	—	—	—	—	—
Fireman's Fund Ins. Co. of Canada	769	17	2.2	2,406	89	3.6
General Accident of Canada	493	105	21.2	816	158	19.3
General Insurance of America	—	—	—	—	—	—
General Security of Canada	30	—	—	2,199	249	11.3
Gerling Global General	2	—1	—	4	—9	—
Gore Mutual	35	16	45.7	64	7	10.9
Grain Insurance & Guarantee Co.	9	—	—	37	1	2.7
Great American Insurance	—	—	—	—	—	—
Guarantee Co. of N.A.	2,635	579	21.9	11,293	834	7.3
Guardian Ins. of Canada	579	170	29.3	3,036	426	14.0
Halifax Insurance	486	—116	—	913	246	26.9

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE SURETY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Hartford Fire	162	—5	—	178	3	1.6
Herald Insurance Co.	—	—	—	—	—	—
Highlands Insurance Co.	—	—	—	93	—	—
Home Insurance	2	—13	—	3	—18	—
INA Ins. Co. of Canada	54	—1	—	101	—6	—
Insurance Co. of North America	21	—8	—	30	72	240.0
Insurance Corp. of Ireland	—	—	—	—	—	—
Laurentian Shield	—	—	—	—1	—110	—
London Assurance	—	—	—	—	—	—
London-Canada Insurance	24	3	12.5	43	3	6.9
Lumbermens Mutual Casualty	—	—	—	—	—	—
Markel Ins. Co. of Canada	—	—	—	2	—	—
Maryland Casualty	—	—	—	—	—	—
Mortgage Ins. Co. of Canada	368	1,506	409.2	1,614	1,923	119.1
Motors Insurance Co.	2,250	2,017	89.6	4,950	4,750	95.9
New Rotterdam Insurance	37	40	108.1	38	40	105.2
Niagara Fire Insurance	—	—	—	—	—	—
Northern Union Ins. Co. Ltd.	3	—	—	15	—	—
Norwich Union Fire	—	—	—	—	—	—
Omaha Indemnity	—	—	—	—	—	—
Pacific Employers	—	—	—	—	—	—
Pearl Assurance Co. Ltd.	—	—21	—	—	—21	—
Perth Insurance Co.	3	—	—	3	—	—
Phoenix Assurance of Canada	34	1	2.9	46	—38	—
Provident Assurance	—	—	—	—	—	—
Prudential Assurance of England	18	1	5.5	134	51	38.0
Quebec Assurance	—	—	—	39	—42	—
Reliance Insurance	9	58	644.4	9	58	644.4
Royal Ins. Co. of Canada	425	21	4.9	991	170	17.1
Safeco Insurance of America	46	4	8.6	123	4	3.2
St. Paul Fire & Marine	46	—48	—	71	—50	—
Scottish & York Ins. Co. Ltd.	—	—	—	7	—	—
Seaboard Surety Co.	558	—	—	2,569	—70	—
Sentry Ins. A Mutual Co.	2	—	—	2	—	—
Simcoe & Erie General	1,293	—79	—	2,812	—39	—
Sovereign General	—	—	—	1,014	—	—
Stanstead & Sherbrooke	6	—	—	15	—	—
Sun Alliance Ins. Co.	42	—22	—	95	—13	—
Symons General	394	351	89.0	490	360	73.4
Toronto General	42	—121	—	40	—129	—
Traders General Ins. Co.	24	—68	—	22	—72	—
Travelers Indemnity	43	2	4.6	1	378	—
Travelers Indemnity of Canada	675	4	.5	2,219	4	.1
United States Fidelity & Guar.	2,345	182	7.7	4,673	298	6.3
United States Fire	2	—	—	12	2	16.6

TABLE XI. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE
SURETY (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Victoria Ins. Co. of Canada	317	2	.6	2,163	211	9.7
Waterloo Insurance	14	—	—	14	—	—
Wawanesa Mutual	46	6	13.0	139	6	4.3
Western Assurance	142	12	8.4	151	11	7.2
Western Surety Co.	272	266	97.7	4,342	628	14.4
TOTALS — 1981	24,276	5,937	24.4	88,278	11,962	13.5
TOTALS — 1980	21,888	5,612	25.6	72,301	18,125	25.0
TOTALS — 1979	19,410	2,590	13.3	65,331	12,262	18.7
TOTALS — 1978	19,221	3,080	16.0	63,472	11,947	18.8
TOTALS — 1977	17,979	4,592	25.5	57,343	21,201	36.9

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE LIABILITY

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abstainers Ins. Co.	—	—	—	—	—	—
Advocate Gen. Ins. of Canada	38	—	—	359	30	8.3
Aetna Casualty & Surety	1,125	3	.2	1,966	1,034	52.5
Aetna Casualty Co. of Canada	2,230	1,443	64.7	5,890	3,063	52.0
Aetna Insurance	54	—30	—	55	—198	—
Affiliated FM	1	468	—	19	223	—
Albion Insurance	—	—	—	3	—	—
Allianz Insurance Co.	547	128	23.4	644	145	22.5
Allstate Insurance Co.	—	—	—	—	—1	—
Allstate Insurance Co. of Canada	7,184	6,914	96.2	13,527	12,019	88.8
American Home Assurance Co.	5,097	1,985	38.9	11,179	4,205	37.6
American Insurance	—2	—2	—	—7	—284	—
American Mutual Liability	10	—79	—	17	46	270.5
American National Fire	—	—1	—	—	—1	—
American Re-Insurance Co.	—	—	—	—	—	—
Anglo Canada General	244	39	15.9	256	43	16.7
Argonaut Insurance	—	—	—	—	—	—
Aviation & General Ins. Ltd.	—	—	—	54	—17	—
Balboa Insurance	—	—	—	2	—	—
Bay City General Ins. Co.	50	31	62.0	51	31	60.7
Boiler Inspection & Ins. of Canada	1	—	—	1	—	—
British Aviation Ins. Co. Ltd.	172	118	68.6	436	245	56.1
Buffalo Insurance	163	—40	—	499	—	—
Calvert Insurance	109	3	2.7	272	—16	—
Canada Accident & Fire Assurance	199	—	—	1,071	592	55.2
Canada Security Assurance	—	—	—	—	—	—
Canadian Commerce	—	1	—	3	2	66.6
Canadian General	621	260	41.8	3,493	466	13.3
Canadian Great Lakes Cas. & Surety	78	—	—	86	—	—
Canadian Home Assurance	229	59	25.7	1,986	737	37.1
Canadian Indemnity	9,723	5,631	57.9	36,847	24,029	65.2
Canadian Millers' Mutual Fire	103	78	75.7	103	78	75.7
The Canadian Provincial	239	197	82.4	707	401	56.7
Canadian Surety	1,339	—402	—	4,104	385	9.3
Canadian Universal Ins. Co., Ltd.	34	23	67.6	286	349	122.0
Cardinal Insurance	35	22	62.8	160	1,830	—
Casualty Company of Canada	701	224	31.9	1,073	904	84.2
Centennial Insurance	8	—	—	11	—	—
Central Mutual Insurance	—	—	—	—	—	—
Century Ins. Co. of Canada	—	—4	—	546	34	6.2
Chateau Insurance Company	1,439	401	27.8	3,205	1,410	43.9
Chrysler Insurance Co.	—	—	—	—	—	—
Chubb Ins. Co. of Canada	1,518	2,067	136.1	2,742	2,390	87.1
Citadel General Assurance	1,720	4,631	269.2	6,090	5,596	91.8
Commerce & Industry of Canada	156	1,048	671.7	434	1,634	376.4
Commerce Group Ins. Co.	6	18	300.0	7,949	5,947	74.8
Commercial Union Assur. of Canada	7,747	3,312	42.7	16,664	9,185	55.1
Commonwealth Insurance Co.	4	100	—	1,598	1,172	73.3
Constitution Ins. Co. of Canada	555	361	65.0	1,481	1,384	93.4
Continental Insurance Co.	2,946	1,573	53.3	7,137	4,422	61.9
Continental Insurance Co. of Canada	128	60	46.8	3,717	4,930	132.6
Contingency Ins. Co. Ltd.	9	—13	—	206	74	35.9
Co-operative Fire & Casualty Co.	1,334	753	56.4	5,218	2,327	44.5
Co-operators Ins. Assoc.	3,618	1,912	52.8	3,618	1,912	52.8
Cornhill Ins. Co. of Canada	248	97	39.1	880	378	42.9

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)'

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Coronation Ins.	338	58	17.1	1,255	270	21.5
Cumis General	277	266	96.0	498	280	56.2
Cumis Insurance Society Inc.	—	—	—	—	—	—
Dominion Insurance Corp.	1,356	1,865	137.5	2,124	3,140	147.8
Dominion of Canada General	3,222	2,508	77.8	5,284	4,900	92.7
Eagle Star Insurance Ltd.	94	11	11.7	103	32	31.0
Eaton Bay Insurance	239	—37	—	565	—37	—
Ecclesiastical Ins. Office plc	216	312	144.4	367	633	172.4
Economic Mutual	4,544	1,672	36.7	6,210	2,266	36.4
Elite Insurance	80	14	17.5	1,570	518	32.9
Emmco Insurance	4	4	100.0	13	7	53.8
Employers Ins. of Wausau A Mutual Co.	1,420	2,418	170.2	2,308	2,869	124.3
Employers Reinsurance	1,359	569	41.8	2,330	1,447	62.1
English & American Ins. Co., Ltd.	—	—	—	—	—	—
Federal Insurance	—	—	—	—	—	—
Federated Mutual Ins. Co.	1,077	668	62.0	3,125	1,314	42.0
Federation Ins. Co. of Canada	578	210	36.3	1,793	215	11.9
Fidelity Ins. of Canada	557	761	136.6	1,187	585	49.2
Fire Insurance of Canada	—	—	—	—	—	—
Fireman's Fund Ins. Co.	—	463	—	72	447	620.8
Fireman's Fund Ins. Co. of Canada	2,541	1,254	49.3	5,751	2,728	47.4
Foremost Insurance	—	—	—	—	—	—
Gan Incendie Accidents	—	26	—	150	26	17.3
General Accident of Canada	10,107	6,859	67.8	16,414	9,677	58.9
General Ins. of America	258	54	20.9	642	34	5.2
Gerling Global General	2,694	797	29.5	6,906	2,404	34.8
Gibraltar Gen. Ins. Co.	1,895	1,394	73.5	3,486	3,295	94.5
Gore Mutual	2,142	—64	—	2,756	84	3.0
Grain Ins. & Guarantee Co.	34	20	58.8	323	218	67.4
Great Eastern Insurance	—	5	—	—	7	—
Great American	1	1	100.0	1	1	100.0
Guarantee Co. of N.A.	1,548	794	51.2	1,597	782	48.9
Guardian Ins. of Canada	6,500	3,757	57.8	15,340	10,500	68.4
Halifax Insurance	1,322	155	11.7	4,101	1,364	33.2
Hanover	93	26	27.9	156	33	21.1
Hartford Fire	2,589	1,176	45.4	3,000	2,347	78.2
Herald Insurance Co.	134	45	33.5	215	60	27.9
Highlands Insurance Co.	—	—	—	—11	—	—
Home Insurance	1,033	806	78.0	2,098	2,551	121.5
Ideal Mutual Insurance	170	59	34.7	249	109	43.7
INA Ins. Co. of Canada	1,383	—63	—	2,466	3,030	122.8
Insurance Co. of North America	211	556	263.5	309	1,534	496.4
Insurance Corp. of Ireland	2,753	2,065	75.0	3,486	2,569	73.7
Jevco Insurance	1,295	534	41.2	3,344	1,440	43.1
John Deere Ins. Co. of Canada	30	23	76.7	59	35	59.3
Kansa General Ins. Co.	1,891	745	39.4	4,960	2,141	43.2
Laurentian Shield	241	282	117.0	780	1,646	211.0
Liberty Mutual Fire	200	—43	—	351	168	47.9
Liberty Mutual Insurance	1,243	1,179	94.9	1,689	2,376	140.7

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Lloyd's	6,212	2,134	34.4	19,371	6,823	35.2
London & Midland General	18	13	72.2	44	21	47.7
London Assurance	—	—31	—	—	548	—
London-Canada Insurance	—	—	—	—	—	—
Lumbermens Mutual Casualty	623	—606	—	1,320	—477	—
Maplex Gen. Ins. Co.	—	—	—	—	—	—
Markel Ins. Co. of Canada	1,314	149	11.3	3,137	797	25.4
Maryland Casualty	—	—3	—	—	3,520	—
Midland Insurance	27	12	44.4	27	13	48.1
Missisquoi & Rouville	—	—	—	886	572	64.6
Motors Insurance Co.	26,913	23,014	85.5	26,913	23,014	85.5
Mutual of Ottawa-Church	2	20	—	17	66	388.2
National Employers Mutual General	1	—	—	27	16	59.3
New Hampshire Ins. Co.	1,183	332	28.1	3,509	1,129	32.2
New India Assurance Co. Ltd.	1	—	—	1	—	—
New Rotterdam Insurance	366	16	4.4	851	113	13.3
Niagara Fire Insurance	—	—	—	—	—	—
Norman Insurance Co. Ltd.	498	824	165.5	1,335	1,966	147.3
Northern Frontier General	297	75	25.3	297	75	25.3
Northern Union Ins. Co. Ltd.	568	170	29.9	2,112	659	31.2
Northumberland General	2,659	1,153	43.4	5,693	3,401	59.7
North Waterloo Farmers Mutual	—	—	—	—	—	—
Norwich Union Fire	—	—	—	—	—23	—
Old Republic	—	—	—	—	—	—
Omaha Indemnity	1	30	—	170	134	78.8
Ontario Mutual Gen.	176	81	46.0	176	81	46.0
Orion Insurance Co. Ltd.	235	48	20.4	239	46	19.2
Otter-Dorchester Ins. Co. Ltd.	304	133	43.8	304	133	43.8
Pacific Employers	2,196	2	.1	3,010	17	.6
Pafco Insurance Company Ltd.	276	2	.7	439	15	3.4
Pearl Assurance Co. Ltd.	—	—1,373	—	—	—1,380	—
The Personal Ins. Co. of Canada	309	410	132.7	709	854	120.5
Perth Insurance Co.	490	147	30.0	490	104	21.2
Phoenix Assur. of Canada	1,767	1,167	66.0	3,007	1,674	55.7
Pilot	2,127	308	14.5	2,127	308	14.5
Portage la Prairie Mutual	45	38	84.4	667	349	52.3
Provident Assurance	2	2	100.0	5,070	4,478	88.3
Prudential Assurance of England	3,062	5,859	191.3	10,569	12,501	118.3
QBE Insurance Ltd.	—	—	—	—	—	—
Quebec Assurance	49	—4	—	2,411	1,053	43.7
Reliance Ins. Co.	1,618	—196	—	2,255	—82	—
Royal Ins. Co. of Canada	15,088	8,356	55.4	39,805	28,858	72.5
Safeco Insurance of America	677	329	48.5	2,492	1,191	47.7
St. Paul Fire & Marine	1,179	741	62.8	1,772	1,001	56.4
Scottish & York Ins. Co. Ltd.	4,743	3,601	75.9	10,651	8,033	75.4

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Seaboard Surety Co.	238	67	28.1	419	92	21.9
Security Ins. Co. of Hartford	1	—		5	—69	—
Security Casualty	14	†		82	†	
Sentry Ins. A Mutual Co.	11	6	54.5	14	17	121.4
Simcoe & Erie General	9,327	9,454	101.3	26,308	26,027	98.9
Sovereign Gen. Ins. Co.	315	94	29.8	1,396	615	44.0
Stanstead & Sherbrooke	8	—9	—	276	367	132.9
State Farm Fire & Casualty	298	148	49.6	333	169	50.7
Strathcona Gen. Ins. Co.	*	*	*	*	*	*
Sun Alliance Ins. Co.	1,841	1,320	71.7	4,049	1,975	48.7
Switzerland Gen. Ins. Co. Ltd.	—	—	—	124	—22	—
Symons General	670	418	62.3	1,520	1,121	73.7
Tokio Marine & Fire Ins. Co. Ltd.	168	—11	—	232	—113	—
Toronto General	508	211	41.5	2,859	381	13.3
Traders Gen. Ins. Co.	283	115	40.6	1,588	211	13.2
Trafalgar Ins. Co. Ltd.	11	1	9.0	11	1	9.0
Transit Insurance	17	—	—	33	—	—
Transport Indemnity	—	26	—	—	23	—
Transport Insurance	8	47	—	21	206	—
Travelers Indemnity	612	—391	—	1,000	722	72.2
Travelers Indemnity of Canada	1,253	70	5.5	3,785	—1,425	—
Travelers Insurance	—	—	—	—	—	—
Unigard Mutual	—	—	—	—	—64	—
United Canada Ins. Co.	120	42	35.0	342	153	44.7
United Provinces	74	61	82.4	1,963	377	19.2
United States Fidelity & Guar.	2,306	2,143	92.9	2,866	2,555	89.1
United States Fire	3,803	1,345	35.3	11,116	5,490	49.3
Unity Fire & General	36	—25	—	119	13	10.9
Upper Canada	10	4	40.0	10	4	40.0
Utica Mutual	52	134	257.6	104	220	211.5
Victoria Ins. Co. of Canada	709	742	104.6	2,993	2,092	69.8
Waterloo Insurance	1,045	475	45.4	1,045	475	45.4
Wawanesa Mutual	928	168	18.1	3,325	1,259	37.8
Western Assurance	3,636	5,456	150.0	4,482	5,686	126.8
Western General Mutual	480	321	66.8	480	321	66.8
Yasuda Fire and Marine	34	7	20.5	71	7	9.8
York Fire and Casualty	202	151	74.7	202	151	74.7
Zurich Ins. Co.	5,471	3,400	62.1	10,275	5,953	57.9
TOTALS — 1981	218,944	140,536	64.1	491,411	319,770	65.0
TOTALS — 1980	145,834	105,650	72.4	467,337	246,040	52.6
TOTALS — 1979	189,092	78,247	41.3	418,325	222,103	53.0
TOTALS — 1978	148,754	104,803	70.4	385,934	271,007	70.2
TOTALS — 1977	140,613	95,605	67.9	352,867	249,428	70.6

* Assets of Company taken over by Federal Dept. of Insurance March 9, 1981
† Figures not available

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMER'S MUTUAL	$	$	%
Algoma	25,591	1,734	6.8
Amherst Island	535	—	—
Ayr	51,308	11,603	22.6
Bay of Quinte	86,213	22,377	26.0
Bertie & Clinton	78,657	26,640	33.9
Blanshard	20,359	11,382	55.9
Brant	25,839	3,538	13.7
Caradoc	11,601	4,726	40.7
Cayuga	32,508	4,733	14.6
Culross	10,068	1,382	13.7
Downie	23,574	258	1.1
Dufferin	67,623	—5,418	—
Dumfries	29,937	77,463	258.8
East Williams	17,246	14,505	84.1
Ekfrid	18,378	3,049	16.6
Elma	48,050	7,483	15.6
Erie	42,082	6,129	14.6
Farmers' (Lindsay)	308,196	243,367	79.0
Formosa	101,467	33,952	33.5
Germania	20,099	—3,785	—
Glengarry	84,704	51,313	60.6
Grenville Patron	125,261	—161,083	—
Grey & Bruce	24,413	8,546	35.0
Halwell	92,594	23,440	25.3
Hamilton Township	150,476	35,670	23.7
Hay Township	62,581	13,415	21.4
Howard	54,865	39,631	72.2
Howick	89,029	32,088	36.0
Kent & Essex	128,855	200,856	155.9
Lambton	119,452	61,564	51.5
Lanark	233,704	135,193	57.8
Lennox and Addington	68,434	23,128	33.8
Lobo	11,852	114	1.0
London Township	28,684	76,735	267.5
McGillivray	17,496	2,163	12.4
McKillop	20,083	2,400	12.0
Norfolk	56,636	63,124	111.5
North Blenheim	31,458	14,019	44.6
North Kent	54,181	15,371	28.4
Oxford	90,650	15,531	17.1
Peel	99,054	—2,609	—
Peel and Maryborough	60,627	85,098	140.4
Prescott	52,506	20,510	39.1
South Easthope	73,277	46,407	63.3
Townsend	19,393	70,509	363.6
Usborne and Hibbert	51,540	—271,514	—
Wabisa	34,262	77,423	226.0
West Elgin	42,115	3,066	7.3
West Wawanosh	51,789	10,266	19.8
Westminster	14,452	107,858	746.3
Yarmouth	9,235	—	—
TOTALS FOR 1981	3,072,989	1,265,350	41.2
TOTALS FOR 1980	2,679,496	1,431,589	53.4
TOTALS FOR 1979	2,379,164	810,156	34.1
TOTALS FOR 1978	1,964,047	1,042,952	53.1
TOTALS FOR 1977	1,544,016	605,606	39.2

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE LIABILITY (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$000	$000	%	$000	$000	%
Insurance Companies	218,944	140,536	64.1	491,411	319,770	65.0
Farmers' Mutuals	3,073	1,265	41.2	3,073	1,265	41.2
TOTALS FOR 1981	222,017	141,801	63.8	494,484	321,035	64.9
TOTALS FOR 1980	148,514	107,082	72.1	470,017	247,472	52.6
TOTALS FOR 1979	191,471	79,057	41.2	420,704	222,913	52.9
TOTALS FOR 1978	150,718	105,846	70.2	387,898	272,050	70.1
TOTALS FOR 1977	142,157	96,210	67.7	354,411	250,034	70.5

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE BOILER & MACHINERY

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Advocate General of Canada	—	—	—	7	—	—
Aetna Casualty & Surety	101	134	132.6	386	360	93.2
Affiliated FM	42	6	14.2	61	6	9.8
Allendale Mutual Ins. Co.	2,545	4,892	192.2	7,146	6,350	88.8
Allianz Insurance	11	2	18.1	384	1,029	267.9
Allstate Ins. Co. of Canada	57	—	—	94	—	—
American Home Assur. Co.	—	5	—	—	5	—
American Insurance	—	—	—	—	—	—
Anglo Canada General	1	—	—	1	—	—
Arkwright-Boston Manufacturers	1,128	347	30.7	2,913	2,401	82.4
Boiler Inspection & Insur. of Canada	5,271	1,638	31.0	13,793	5,106	37.0
Canada Accident & Fire Assurance	42	35	83.3	239	64	26.7
Canada Security Assurance Co.	—	—	—	—	—	—
Canadian General	18	—	—	34	—	—
Canadian Home Assurance	4	—	—	16	2	12.5
Canadian Indemnity Company	—	—	—	—	—	—
Canadian Millers' Mutual Fire	10	—	—	10	—	—
The Canadian Provincial	4	—	—	9	—	—
Canadian Surety	57	7	12.3	88	7	7.9
Casualty Co. of Canada	8	—	—	12	—	—
Century Ins. Co. of Canada	—	—	—	13	—	—
Chateau Insurance	27	5	18.5	65	5	7.6
Chubb Ins. Co. of Canada	21	1	4.7	26	1	3.8
Citadel General Assurance	3	—	—	11	—	—
Commerce Group Ins. Co.	—	—	—	242	23	9.5
Commercial Union Assur. of Canada	2,059	655	31.8	6,395	5,018	78.4
Continential Insurance	935	225	24.0	1,701	359	21.1
Continential Ins. Co. of Canada	59	4	6.7	964	401	41.5
Co-operative Fire & Casualty Co.	2	—	—	8	1	12.5
Cornhill Ins. Co. of Canada	5	—	—	8	—	—
Cumis General	6	1	16.7	17	3	17.6
Dominion Ins. Corp.	30	14	46.6	81	1,439	1,776.5
Dominion of Canada Gen.	36	—	—	63	—	—
Eaton Bay Insurance	1	—	—	1	—	—
Economical Mutual	70	5	7.1	100	5	5.0
Federal Insurance	—	—	—	—	—	—
Federated Mutual Ins. Co.	10	—	—	24	—	—
Federation Ins. Co. of Canada	4	—	—	8	—	—
Fireman's Fund Ins. Co.	—	—	—	—	—	—
Fireman's Fund Ins. Co. of Canada	45	1	2.2	121	8	6.6
General Accident Assur. of Canada	—	—	—	—	—24	—
Gerling Global General	2,630	793	30.1	7,287	2,613	35.8
Gibraltar General Ins. Co.	40	—	—	41	—	—
Gore Mutual	30	2	6.6	46	2	4.3
Great American Insurance	—	—	—	—	—	—
Guarantee Co. of N.A.	879	187	21.2	879	187	21.2
Guardian Ins. of Canada	115	6	5.2	226	11	4.8
Halifax Insurance	10	—	—	38	1	2.6
Hartford Fire	97	25	25.7	304	205	67.4
Home Insurance	127	84	66.1	442	129	29.1

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE BOILER & MACHINERY (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
INA Ins. Co. of Canada	6	—1	—	19	2	10.5
Insurance Co. of North America	50	21	42.0	210	176	83.8
Laurentian Shield Ins.	—	—	—	18	9	50.0
Liberty Mutual Insurance	1	—	—	1	—	—
Lloyd's	379	—	—	495	—	—
London Assurance	—	—1	—	—	—1	—
Lumbermen's Mutual Casualty	444	32	7.2	630	399	63.3
Markel Ins. Co. of Canada	1,051	244	23.2	1,130	244	21.5
Maryland Casualty	—	—	—	—	—	—
Norman Ins. Co. Ltd.	—	—	—	2	—	—
Perth Insurance	1	—	—	1	—	—
Philadelphia Manufacturers	128	44	34.3	157	64	40.7
Phoenix Assur. of Canada	33	—	—	57	—	—
Protection Mutual	1,544	242	15.6	7,450	979	13.1
Provident Assurance	—	—	—	552	164	29.7
Prudential Assurance of England	41	5	12.1	170	24	14.1
Quebec Assurance	—	—	—	327	21	6.4
Reliance Insurance Co.	49	22	44.8	123	70	56.9
Royal Ins. Co. of Canada	4,131	1,966	47.5	11,846	7,057	59.5
St. Paul Fire & Marine	58	12	20.6	195	162	83.0
Stanstead & Sherbrooke	3	—5	—	143	55	3.4
State Farm Fire & Casualty	1	—	—	1	—	—
Sun Alliance Ins. Co.	60	5	80.3	130	6	4.6
Symons General	—	—	—	—	—	—
Tokio Marine & Fire Ins. Co. Ltd.	10	—	—	18	59	327.7
Toronto General	15	—	—	28	—	—
Traders General	9	—	—	15	—	—
Travelers Indemnity	50	—	—	273	79	28.9
Travelers Indemnity of Canada	209	5	2.3	578	120	20.7
United Provinces	—	—	—	54	—3	—
United States Fidelity & Guaranty	51	15	29.4	215	91	42.3
United States Fire	60	5	8.3	217	126	58.0
Western Assurance	355	24	6.7	422	24	5.6
York Fire & Casualty	9	—	—	9	—	—
Zurich Insurance Co.	220	57	25.9	362	62	17.1
TOTALS — 1981	25,508	11,766	46.1	70,152	35,656	50.8
TOTALS — 1980	18,216	966	5.3	64,229	19,586	30.4
TOTALS — 1979	24,026	15,824	65.8	62,485	31,327	50.1
TOTALS — 1978	19,472	7,236	37.1	54,122	18,377	33.9
TOTALS — 1977	21,885	8,052	36.7	53,376	21,214	39.7

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Abbey Life Insurance Co.	55	46	83.6	69	61	88.4
Aetna Life Insurance	12,012	12,372	102.9	19,438	17,679	90.9
Alexander Hamilton Life Ins. Co. of America	434	745	171.6	1,496	3,781	252.7
Alliance Mutual Life	230	157	68.2	17,337	14,773	85.2
Allstate Insurance Co.	8	9	112.5	24	26	108.3
Allstate Ins. Co. of Canada	1,358	351	25.8	4,026	909	22.5
Allstate Life Ins. Co.	17	—141	—	23	—235	—
Allstate Life Ins. Co. of Canada	5,103	4,808	94.2	7,887	8,057	102.1
The American Ins. Co.	—	—	—	—	—	—
American Bankers Ins. Co. of Fla.	233	43	18.4	705	111	15.7
American Bankers Life Assur. Co. of Fla.	556	24	4.3	1,857	220	11.8
American Life Ins. Co.	—	—	—	—	—	—
American Home Ass. Co.	3,345	2,097	62.6	6,261	3,791	60.5
American Mutual Liability	4	5	125.0	4	5	125.0
Assumption Mutual Life Ins. Co.	—	—	—	654	470	71.8
L'Assurance-Vie Desjardins	452	627	138.7	34,677	25,848	74.5
Atlantic Mutual Life Assur. Co.	70	48	68.5	1,591	1,075	67.5
Bankers Life and Casualty Co.	87	97	111.4	123	152	123.5
Bankers Life Company	63	45	71.4	147	110	74.8
British Aviation Ins. Co. Ltd.	13	—	—	16	1	6.2
Canada Accident & Fire Assurance	14	3	21.4	159	97	61.0
Canada Life	45,879	39,267	85.5	97,384	85,678	87.9
Canadian Gen. Life Ins. Co.	2,945	1,957	66.4	10,394	7,148	68.7
Canadian Indemnity	—	—	—	—	—	—
Capital Life	23	2	8.6	41	5	12.1
Caroline Life & Acci. Ins. Co.	293	138	47.0	293	138	47.0
Casualty Co. of Canada	1	—	—	1	—	—
Chateau Insurance	50	—	—	100	—	—
Chrysler Life Ins. Co. of Canada	87	121	139.0	131	173	132.0
Chubb Ins. Co. of Canada	83	72	86.7	88	72	81.8
Citadel Gen. Assurance	16,258	13,715	84.3	44,637	33,007	73.9
Citadel Life Assurance	1,377	651	47.2	16,049	11,734	73.1
Combined Ins. of America	8,827	1,751	19.8	55,956	22,357	39.9
Commerce & Industry of Canada	217	183	84.3	282	238	84.3
Commerce Group Ins. Co.	—	—	—	—	—	—
Commercial Travelers Mutual Ins.	178	128	71.9	436	308	70.6
Commercial Union Assur. of Canada	5,884	5,152	87.5	8,201	6,879	83.8
Confederation Life	118,448	95,687	80.7	220,860	176,070	79.7
Connecticut General Life	3,050	2,227	73.0	3,696	2,568	69.4
Constellation Assurance	14,016	7,162	51.0	28,146	14,273	50.7
Constitution Ins. Co. of Canada	47	—	—	101	—	—
Continental Assurance Co.	191	129	67.5	214	200	93.4
Continental Insurance	1,205	885	73.4	2,668	2,066	77.4
Continental Ins. Co. of Canada	307	178	57.9	357	207	57.9

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Les Cooperants, Société Mutuelle d'Assurance-Vie	139	7	5.0	10,243	8,848	86.3
Co-operative Fire & Casualty Co.	1,868	1,821	97.4	12,087	10,843	89.7
Co-operators Ins. Assoc.	1,179	688	58.3	1,179	688	58.3
Coronation Ins. Co. Ltd.	134	91	67.9	150	96	64.0
Credit Life	—	—	—	—	—	—
Crown Life	25,774	23,493	91.1	71,835	65,605	91.3
Cumis General	41	—	—	101	28	27.7
Cumis Ins. Society, Inc.	—	—	—	—	—	—
Cumis Life Ins. Co.	4,480	3,516	78.4	6,541	5,576	85.2
Cuna Mutual	2	—27	—	3	—30	—
Dominion Ins. Corp.	299	14	4.6	1,018	79	7.7
Dominion of Canada Gen.	2	—	—	3	—	—
Dominion Life Assurance	21,893	18,056	82.4	31,741	26,193	82.5
Eaton Bay Insurance	9	1	11.1	23	10	43.4
Eaton Bay Life Assur. Co.	2,708	1,350	49.8	4,256	2,075	48.7
Economical Mutual	192	63	32.8	498	183	36.7
L'Economie Mutuelle-Vie	—	—	—	4,366	7,252	166.1
Emmco Insurance	27	—9	—	53	—14	—
Empire Life Ins. Co.	1,726	1,446	83.7	2,386	2,049	85.8
Employers Ins. of Wausau A Mutual Co.	6	2	33.3	6	2	33.3
Employers Reinsurance Corp.	—	—	—	—	—	—
Equitable Life Assur. U.S.	2,980	2,729	91.5	8,457	6,153	72.7
Equitable Life Ins. Canada	5,115	3,739	73.0	6,861	4,705	68.5
Excelsior Life	50,075	41,898	83.6	94,612	79,344	83.8
Federal Insurance	—	—	—	—	—	—
Federated Life Ins. Co.	87	35	40.2	177	48	27.1
Federated Mutual Ins. Co.	4	—	—	16	—	—
Fidelity Ins. of Canada	—	—	—	—	—	—
Fidelity Life Assurance	27	—	—	258	62	24.0
Financial Life Assur. of Canada	—36	50	—	—160	166	—
Fireman's Fund Amer. Life Ins.	240	89	37.0	499	89	17.8
Fireman's Fund Ins. Co.	5	—6	—	17	—19	—
Fireman's Fund Ins. Co. of Canada	—	—	—	—	—	—
Ford Life	217	175	80.6	2,218	2,032	91.6
Foresters Indemnity Co.	1	3	300.0	1	3	300.0
Franklin Life	25	40	160.0	28	40	142.8
General Accident Assur. of Canada	241	9	3.7	241	9	3.7
General American Life	79	78	98.7	80	79	98.7
Gerling Global Life	6	—	—	8	—	—
Glacier Nat'l Life Assur.	215	59	27.4	1,036	112	10.8
Globe Life Ins. Co.	3	10	333.3	—1	—47	—
Great Eastern Insurance	—	—	—	—	—	—
Great West-Life Assurance	95,465	91,860	96.2	256,537	226,320	88.2
Guarantee Co. of N.A.	132	52	39.3	132	52	39.3
Guardian Ins. of Canada	160	—		531	139	26.1
Halifax Insurance	206	49	23.7	283	49	17.3
Hartford Fire	1,149	645	56.1	1,154	644	55.8
Hartford Life	43	30	69.7	58	39	67.2

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Home Insurance	68	2	2.9	68	2	2.9
Imperial Life Assur. of Canada	16,813	9,381	55.7	34,857	29,230	83.8
INA Insurance Co. of Canada	315	176	55.8	1,285	681	52.9
INA Life Ins. of Canada	1,843	713	38.6	3,086	1,790	58.0
Independent Life and Accident	—	—	—	—	—	—
Industrial Life	6,374	5,110	80.1	24,398	18,473	75.7
Insurance Co. of North America	774	264	34.1	930	697	74.9
John Alden Life	15	—19	—	59	96	162.7
John Deere Ins. Co. of Canada	1,426	1,135	79.5	1,569	1,187	75.6
John Hancock Mutual Life	2,064	2,638	127.8	4,479	3,639	81.2
Laurentian Mutual Insur. Co.	424	195	45.9	19,633	18,263	93.0
Laurentian Shield	—	—		—	3	—
Laurier Life	2,595	1,717	66.1	3,107	1,979	63.6
Liberty Mutual Ins.	127	170	133.8	229	240	104.8
Life Ins. Co. of N.A.	1,501	389	25.9	2,737	1,526	55.7
Life Investors Co. of America	980	481	49.0	1,135	500	44.0
Lincoln National Life	—	—	—	—	—	—
Lloyd's	7,560	1,851	24.4	20,163	6,201	30.7
London and Midland Gen.	1,405	780	55.5	4,248	2,323	54.6
London Assurance	—	—	—	—	—	—
London Life	83,649	75,795	90.6	141,711	124,099	87.5
Lumbermens Mutual Casualty	475	118	24.8	526	119	22.6
Maccabees Mutual Life	—22	106	—	—3	106	—
Manufacturers Life	397	461	116.1	1,023	1,814	177.3
Maritime Life Assur. Co.	16,263	12,640	77.7	34,573	26,212	75.8
Markel Ins. Co. of Canada	1,052	274	26.0	2,490	648	26.0
Maryland Casualty	—	4	—	—	4	—
Massachusetts General Life	762	470	61.6	1,258	678	53.8
Massachusetts Indemnity and Life	142	42	29.5	974	168	17.2
Massachusetts Mutual Life	394	108	27.4	598	202	33.7
Metropolitan Life Ins. Co.	30,761	28,629	93.0	59,032	51,725	87.6
Ministers Life — A Mutual Life Co.	5	2	40.0	11	7	63.6
Monarch Life Assur. Co.	242	198	81.8	736	316	42.9
Montreal Life	87	54	62.0	192	175	91.1
Mony Life Ins. Co. of Canada	108	95	87.9	406	273	67.2
Mutual Life of Canada	59,692	60,290	101.0	108,634	104,333	96.0
Mutual Life of New York	152	153	100.6	348	425	122.1
National Fidelity Life	363	273	75.2	931	487	52.3
National Life of Canada	14,554	11,851	81.4	27,804	22,137	79.6
New England Mutual Life	112	2	1.7	112	2	1.7
New York Life	1,561	1,210	77.5	8,622	6,930	80.3
North American Co. for Prop. & Cas.	18,513	—	—	36,300	—	—
North American Life	9,298	8,227	88.4	16,413	13,646	83.1
North American Life & Casualty	63	132	209.5	576	535	92.8
Northern Life Assurance of Canada	5,322	4,388	82.4	9,366	7,630	81.4
North West Life Assur. Co. of Canada	230	270	117.3	565	622	110.0

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Norwich Union Fire	—	1	—	—	2	—
Old Republic	288	53	18.4	1,034	53	5.1
Old Republic Life	1,019	846	83.0	2,134	1,946	91.1
Ontario Motorist Ins. Co.	549	354	64.4	549	354	64.4
Pan American Family	290	49	16.8	290	49	16.8
Paul Revere Life	7,297	2,694	36.9	16,379	4,974	30.3
Pennsylvania Life	1,480	523	35.3	13,233	6,531	49.3
Phoenix Assur. of Canada	10	13	130.0	18	21	116.6
Phoenix Mutual Life Ins. Co.	33	37	112.1	33	37	112.1
Pitts Life Ins. Co.	1,460	1,227	84.0	2,741	2,414	88.0
Provident Assurance	1	—		973	691	71.0
Provident Life and Accident	1,183	1,523	128.7	1,953	2,066	105.7
Prudential Assurance of England	1,578	788	49.9	5,020	4,414	87.9
Prudential Insurance America	59,857	64,598	107.9	107,650	112,795	104.7
Quebec Assurance	1	—	—	33	—	—
Reliable Life Ins. Co.	5,486	2,643	48.1	9,708	3,946	40.6
Royal Ins. Co. of Canada	563	461	81.8	1,997	1,044	52.2
St. Paul Fire & Marine	44	2	4.5	76	4	5.2
Safeco Life Ins. Co.	8	—	—	21	—	—
La Sauvegarde Life	200	119	59.5	13,861	10,680	77.0
Seaboard Life Ins. Co.	3,270	1,239	37.8	26,546	10,401	39.1
Security Casualty	23	*	—	133	*	—
Simcoe & Erie General	1	—	—	1	—	—
Stanstead & Sherbrooke	—	—	—	37	18	48.6
State Farm Fire & Casualty	2	—	—	2	—	—
State Mutual Life of America	235	221	94.0	239	221	92.4
Sun Alliance Ins. Co.	166	113	68.0	291	160	54.9
Sun Life Assurance of Canada	64,114	61,328	95.6	137,878	146,266	106.0
Symons General	5	—	—	315	98	31.1
Teachers Ins. and Annuity of America	—	—		27	52	192.5
Travelers Indemnity Co.	247	121	48.9	406	358	88.1
Travelers Insurance	4,090	3,157	77.1	7,447	6,521	87.5
Travelers Life Ins. Co. of Canada	31,184	29,120	93.3	52,817	45,120	85.4
Underwriters Nat'l Assur. Co.	85	—	—	240	156	65.0
Unigard Mutual	—	—	—	—	—	—
Union Mutual Life	268	247	92.1	1,259	1,050	83.3
United American	10	3	30.0	19	5	26.3
United of Omaha Life	—	—	—	—	—	—
United States Fidelity & Guar.	—	—	—	1	—	—

TABLE XIV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Washington National	—	—	—	—	—	—
Wawanesa Mutual Life	31	35	112.9	271	188	69.3
Western Assurance	94	28	29.7	99	28	28.2
Western Life Assurance	10	17	170.0	15	20	133.3
Zurich Insurance Co.	2	116	—	7	85	—
Zurich Life Ins. Co. of Canada	6,448	6,161	95.5	21,438	19,153	89.3
TOTALS — 1981	940,429	821,409	87.3	2,108,433	1,721,598	81.6
TOTALS — 1980	810,787	737,168	90.9	1,814,334	1,563,820	86.1
TOTALS — 1979	676,003	600,005	88.7	1,568,034	1,324,152	84.4
TOTALS — 1978	576,840	475,123	82.3	1,319,226	1,042,411	79.0
TOTALS — 1977	484,913	412,355	85.0	1,121,170	917,092	81.7

* Figures not available

TABLE XV. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE AIRCRAFT

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Casualty & Surety	71	450	633.8	294	—76	—
Aetna Insurance	—	45	—	—	50	—
American Home Assurance Co.	394	—185	—	2,962	700	23.6
Aviation and Gen. Ins. Ltd.	18	—	—	1,535	601	39.1
British Aviation Ins. Co. Ltd.	1,432	390	27.2	5,206	2,274	43.6
Canadian General	—	—	—	—	—	—
Canadian Indemnity	—	—	—	—	—5	—
Chateau Insurance	63	1	1.5	743	154	20.7
Citadel Gen. Assurance	426	31	7.2	2,545	416	16.3
Commercial Union Assur. Co. Ltd.	180	166	92.2	1,153	407	35.2
Commonwealth Ins. Co.	—	—	—	—21	184	—
Continental Insurance	1,060	420	39.6	4,513	1,410	31.2
Coronation Ins. Co. Ltd.	782	729	93.2	2,796	2,648	94.7
Eagle Star Ins. Ltd.	1,085	1,366	125.8	4,139	4,511	108.9
Employers Ins. of Wausau A Mutual Co.	—	—	—	—	—	—
English & American Ins. Co., Ltd.	115	29	25.2	931	669	71.8
Fireman's Fund Ins. Co. of Canada	—	—	—	—	—	—
Halifax Insurance	—	—	—	—	—	—
Hartford Fire	—	—	—	1,038	417	40.1
Home Insurance	—	—	—	—	—	—
INA Insurance Co. of Canada	800	321	40.1	1,549	844	54.4
Insurance Co. of North America	91	—60	—	138	—501	—
Insurance Corp. of Ireland Ltd.	117	71	60.6	853	705	82.6
Liberty Mutual Insurance	—	—119	—	—	—119	—
Lloyd's	2,923	3,145	107.5	23,184	18,369	79.2
London Assurance	—	—	—	—	—	—
Markel Insurance Co. of Canada	10	3	30.0	10	3	30.0
Niagara Fire Insurance	1	—	—	1	1	100.0
Norman Ins. Co. Ltd.	129	127	98.4	3,314	1,816	54.7
Orion Ins. Co. Ltd.	1,763	1,576	89.3	9,306	10,717	115.1
Pacific Employers	204	—	—	341	—	—
Personal Ins. Co. of Canada	34	55	161.7	165	763	462.4
Phoenix Assur. Co. Ltd.	625	554	88.6	4,655	3,402	73.0
Prudential Ass. of England	4	—38	—	356	193	54.2
Reliance Insurance Co.	—	—	—	7	3	42.8
Royal Ins. Co. of Canada	—	—	—	—	—	—
St. Paul Fire & Marine	62	15	24.1	536	199	37.1
Simcoe & Erie General	988	618	62.5	9,391	9,200	97.9
Scottish & York Ltd.	—	—	—	—	—	—
Toronto General	—	—	—	—	—	—
Traders General	—	—	—	—	—	—
Transport Indemnity	—	—	—	—	—	—
Travelers Indemnity	1,232	379	30.7	6,886	1,365	19.8
United States Fidelity & Guaranty	365	156	42.7	543	431	79.3
Victoria Ins. Co. of Canada	—	—	—	—	—	—
Western Assurance	—	—	—	—	—	—
Zurich Ins. Co.	228	60	26.3	228	60	26.3
TOTALS — 1981	15,202	10,305	67.7	89,297	61,811	69.2
TOTALS — 1980	14,486	6,924	47.7	67,734	56,047	82.7
TOTALS — 1979	11,222	17,487	155.8	59,686	59,674	99.9
TOTALS — 1978	8,857	7,365	83.1	53,359	48,696	91.2
TOTALS — 1977	7,925	7,802	98.4	48,764	34,808	71.3

TABLE XVI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE CREDIT

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
American Credit Indemnity Co. of N.Y.	781	60	7.7	2,022	1,422	70.3
Continental Insurance	—	—	—	—	—	—
Continental Insurance Co. of Canada	131	9	6.9	213	6	2.8
Dominion Insurance Corporation	—	—	—	—	—	—
TOTALS — 1981	912	69	7.6	2,235	1,428	69.9
TOTALS — 1980	937	814	86.9	2,265	1,269	56.0
TOTALS — 1979	808	—75	—	1,874	217	11.6
TOTALS — 1978	788	201	25.5	1,842	693	37.6
TOTALS — 1977	542	42	7.7	1,380	631	45.7

TABLE XVII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE TITLE

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Chicago Title	31	—	—	172	—	—
Lawyers Title Insurance Co.	21	—	—	39	—	—
TOTALS — 1981	52	—	—	211	—	—
TOTALS — 1980	38	—	—	190	—	—
TOTALS — 1979	33	—	—	76	—	—
TOTALS — 1978	30	—	—	125	—	—
TOTALS — 1977	57	—	—	95	—	—

TABLE XVIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE MORTGAGE

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Insmor Mortgage Ins. Co.	1,865	4,578	245.5	7,418	8,780	118.4
Mortgage Ins. Co. of Canada	4,674	19,690	421.3	17,877	43,061	240.9
TOTALS — 1981	6,539	24,268	371.1	25,295	51,841	204.9
TOTALS — 1980	7,914	28,165	355.9	35,902	48,553	135.2
TOTALS — 1979	14,989	16,305	108.8	53,211	34,692	65.2
TOTALS — 1978	16,336	9,434	57.7	55,304	26,656	48.2
TOTALS — 1977	12,226	3,352	27.4	40,701	11,009	27.0

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE MARINE

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Aetna Casualty & Surety	—	1	—	3	—2	—
Aetna Casualty Co. of Canada	—	6	—	—	3	—
Aetna Insurance	25	13	52.0	25	13	52.0
Affiliated FM	33	—1	—	50	—36	—
Allianz Insurance Co.	775	962	124.1	775	962	124.1
Allstate Ins. Co.	—	—	—	19	92	484.2
American Home Ass. Co.	2,380	874	36.7	16,720	4,870	29.1
American Nat'l Fire Ins.	—	—1	—	—	—2	—
Baloise Insurance	38	—7	—	210	155	73.8
Canadian Indemnity	—	—	—	178	85	47.8
Canadian Universal Ins. Co., Ltd.	—	—	—	—	2	—
Centennial Insurance	—	1	—	—	2	—
Century Ins. Co. of Canada	402	197	49.0	1,748	932	53.3
Chubb Ins. Co. of Canada	316	623	197.2	1,047	866	82.7
Colonia General	1,142	1,354	118.6	1,142	1,354	118.6
Commercial Union Assurance of Canada	788	402	51.0	2,804	1,629	58.1
Commonwealth Ins. Co.	39	—253	—	907	496	54.7
Continental Insurance	3,705	2,696	72.8	6,976	6,134	87.9
Continental Ins. Co. of Canada	1	—	—	149	123	82.6
Co-operative Fire & Casualty Co.	—	—	—	23	177	769.6
Cornhill Ins. Co. of Canada	184	242	131.5	401	1,049	261.6
Dominion Ins. Corp.	1,292	688	53.3	2,085	952	45.7
The Drake Ins. Co.	1,954	1,565	80.1	2,626	3,333	126.9
Eagle Star Ins. Ltd.	26	4	15.4	163	105	64.4
Eaton Bay Ins. Co.	145	117	80.7	148	118	79.7
Ecclesiastical Ins. Office plc	84	13	15.5	84	13	15.5
English & American Ins. Co., Ltd.	16	44	275.0	31	—9	—
Federal Insurance	—	—	—	—	—	—
Federation Ins. Co. of Canada	238	—	—	1,066	—	—
Fireman's Fund Ins. Co.	—	—	—	—	1	—
Fireman's Fund Ins. Co. of Canada	589	670	113.8	4,185	3,689	88.1
Foremost Insurance	—	—	—	—	—	—
Gore Mutual	—	—	—	—	—3	—

TABLE XIX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE MARINE (cont'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Great American Insurance	—	—2	—	—	—4	—
Great Eastern Ins. Co.	—	—	—	—	—	—
Guardian Ins. of Canada	324	34	—	1,152	459	—
Halifax Insurance	336	209	—	530	397	—
Hartford Fire	1,400	980	—	1,754	1,100	—
Herald Insurance	11	10	—	11	10	—
Home Insurance	1,927	1,206	—	2,118	1,416	—
Ideal Mutual Insurance	—	—	—	—	—	—
INA Insurance of Canada	1,069	124	—	2,423	1,215	—
Insurance Co. of North America	727	617	—	5,122	2,925	—
Insurance Corp. of Ireland	—	—	—	297	194	65.3
London Assurance	321	—	—	950	118	12.4
Lumbermen's Mutual Casualty	126	40	31.7	132	—63	—
Marine Indemnity Ins. Co. of America	—	—	—	—	—	—
Maritime Ins. Co. Ltd.	1,279	659	51.5	2,392	1,023	42.7
New Hampshire Ins. Co.	5	—	—	57	10	17.5
New Zealand Ins. Co. Ltd.	941	350	37.1	742	1,387	186.9
Niagara Fire Insurance	—	—	—	—	—	—
North American Co. for Prop. & Casualty	—	—	—	—	—	—
North Canadian Insurance	112	—	—	471	—	—
Northumberland Gen. Ins. Co.	73	315	431.5	276	683	247.4
Norwich Union Fire	409	52	12.7	730	345	47.2
Orion Ins. Co. Ltd.	7	—1	—	68	52	76.4
Pacific Employers	555	—	—	555	—	—
Personal Ins. Co. of Canada	21	8	38.0	34	16	47.0
Phoenix Assur. Co. Ltd.	952	471	49.4	2,967	2,290	77.1
Prudential Assurance of England	—	—	—	313	197	62.9
QBE Insurance Ltd.	—	—	—	—	—	—
Quebec Assurance	—	—	—	16	—1	—
Reliance Insurance Co.	646	743	115.0	882	907	102.8
Royal Exchange Assurance America	32	13	40.6	49	56	114.2
Royal Ins. Co. of Canada	2,144	—98	—	4,798	2,177	45.3
St. Paul Fire & Marine	362	134	37.0	1,567	934	59.6
Simcoe & Erie General	225	21	9.3	1,160	739	63.7
Societa Italiana Assicurazioni Transporti	150	—	—	535	31	5.7
Sun Alliance	97	90	92.7	124	90	72.5
Switzerland Gen. Ins. Co. Ltd.	526	—	—	1,834	—	—
Symons General	10	52	520.0	9	53	588.8
Tokio Marine & Fire Ins. Co. Ltd.	74	1	1.3	226	—41	—
Travelers Indemnity	17	—	—	68	6	8.8
Travelers Indemnity of Canada	267	26	9.7	920	463	50.3
United States Fire	885	661	74.6	2,226	1,554	69.8
Wawanesa Mutual	—	—	—	—	5	—
Western Assurance	615	261	90.6	986	424	43.0
York Fire & Casualty	288	115	39.9	288	115	39.9
TOTALS — 1981	31,105	17,301	55.6	82,347	48,385	58.7
TOTALS — 1980	27,098	17,518	64.6	77,806	50,844	65.3
TOTALS — 1979	21,653	12,833	59.2	60,508	41,323	68.2
TOTALS — 1978	19,141	27,886	145.6	53,151	68,336	128.5
TOTALS — 1977	18,000	13,271	73.7	50,541	38,426	76.0

TABLE XX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1981 ACCORDING TO CLASSES OF INSURANCE LEGAL EXPENSES (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%
Co-operative Fire & Casualty	2	3	150.0	2	3	150.0
Emmco Insurance	10	1	10.0	16	1	6.2
Lloyd's	3	1	33.3	7	1	14.2
Norman Insurance Co. Ltd.	—	—	—	4	2	50.0
Prudential Assurance of England	2	1	50.0	2	1	50.0
Totals — 1981	17	6	35.2	31	8	25.8

TABLE XXI. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1980 AND 1981

Class of Insurance	ONTARIO 1980			CANADA 1980			ONTARIO 1981			CANADA 1981		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$000	$000	%	$000	$000	%	$000	$000	%	$000	$000	%
Property	816,521	526,779	64.5	2,145,113	1,481,268	69.0	928,059	638,013	68.7	2,615,058	1,826,164	69.8
Hail	2,960	1,429	48.3	16,543	8,347	50.4	3,466	1,518	43.7	26,783	19,882	74.2
Automobile	1,307,820	1,043,487	79.8	2,454,611	1,992,628	81.1	1,508,216	1,273,191	84.4	2,918,193	2,439,865	83.6
Fidelity	11,474	8,575	74.7	26,803	18,056	67.3	12,409	8,349	67.2	29,090	17,888	61.4
Surety	21,888	5,612	25.6	72,301	18,125	25.0	24,276	5,937	24.4	88,278	11,962	13.5
Liability	148,514	107,082	72.1	470,017	247,472	52.6	222,017	141,801	63.8	494,484	321,035	64.9
Boiler & Machinery	18,216	966	5.3	64,229	19,586	30.4	25,508	11,766	46.1	70,152	35,656	50.8
Accident & Sickness	810,787	737,168	90.9	1,814,334	1,563,821	86.1	940,429	821,409	87.3	2,108,433	1,721,598	81.6
Aircraft	14,486	6,924	47.7	57,734	56,047	97.0	15,202	10,305	67.7	89,297	61,811	69.2
Credit	938	814	86.7	2,266	1,269	56.0	912	69	7.6	2,235	1,428	69.9
Title	38	—	—	190	—	—	52	—	—	211	—	—
Mortgage	7,914	28,165	355.8	35,902	48,553	135.2	6,539	24,268	371.1	25,295	51,841	204.9
Marine	27,098	17,518	64.6	77,806	50,844	65.3	31,105	17,301	55.6	82,347	48,385	58.7
Legal Expense	—	—	—	—	—	—	17	6	35.2	31	8	25.8
Totals	3,188,654	2,484,519	77.9	7,237,849	5,506,016	76.0	3,718,207	2,953,933	79.4	8,549,887	6,557,523	76.6

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1981

A. All Classes of other than Life Insurance except Property, Automobile and Marine

	Companies	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	3,616	76	3,540	3,109	73	3,036	1
2	Adriatic Insurance Company of Canada	1,068	524	544	329	131	198	2
3	Canadian Reassurance Company	95,442	85,340	10,102	194,918	189,724	5,194	3
4	Canadian Reinsurance Company	32,157	17,512	14,645	23,760	12,247	11,513	4
5	Farm Mutual Reinsurance Plan Inc.	2,049	428	1,621	1,493	133	1,360	5
6	Frankona Ruckversicherungs-Aktien-Gesellschaft	82	—	82	55	—	55	6
7	Gerling Global Reinsurance Company	17,412	6,425	10,987	11,184	4,481	6,703	7
8	Great Lakes Reinsurance Company	9,885	388	9,497	5,727	422	5,305	8
9	Guildhall Insurance Company Limited	303	—	303	160	—	160	9
10	Hanover Ruckversicherungs-Aktien-Gesellschaft	1,319	—	1,319	1,161	—	1,161	10
11	Hartford Steam Boiler Inspection and Insurance Company	2,059	906	1,153	1,936	588	1,348	11
12	Mercantile and General Reinsurance Co. of Canada	9,558	3,699	5,859	4,870	1,915	2,955	12
13	Munich Reinsurance Company	12,621	25	12,596	6,430	560	5,870	13
14	Munich Reinsurance Company of Canada	14,233	10,270	3,963	10,871	7,486	3,385	14
15	Mutuelle Generale Francaise Accidents	797	104	693	677	61	616	15
16	Nationwide Mutual Insurance Company	695	45	650	523	170	353	16
17	Netherlands Reinsurance Group N.V.	371	—	371	305	—	305	17
18	New England Reinsurance Corporation	113	53	60	50	—	50	18
19	Nordisk Reinsurance Company Limited	51	—	51	63	—	63	19
20	North American Reassurance Company	22,967	112	22,855	3,853	—	3,853	20
21	North American Reinsurance Corporation	1,912	919	993	225	146	79	21
22	Norwich Winterthur Reinsurance Corporation Limited	460	—	460	831	—9	840	22
23	Philadelphia Reinsurance Corporation	478	155	323	298	10	288	23
24	Pohjola Insurance Company Limited	180	—	180	158	—	158	24
25	La Preservatrice Société Anonyme d'Assurance	245	21	224	156	8	148	25
26	Reinsurance Corporation of New York	331	—	331	480	—	480	26
27	Scor Reinsurance Company of Canaoa	1,610	38	1,572	1,914	29	1,885	27
28	Skandia Insurance Company	3,786	117	3,669	755	—88	843	28
29	Sphere Reinsurance Company of Canada	259	128	131	63	31	32	29
30	Storebrand International Reinsurance Company Limited	127	—	127	200	—	200	30
31	Swiss Reinsurance Company	2,971	—	2,971	2,508	—	2,508	31
32	Transatlantic Reinsurance Company	4,134	3,627	507	1,421	1,229	192	32
33	Unigard Mutual Insurance Company	350	—	350	258	—28	286	33
34	Unione Italiana di Riassicurazione S.P.A.	459	—	459	410	—	410	34
35	Union Reinsurance Company	238	—	238	174	—	174	35
36	Victory Insurance Company Limited	580	—36	616	758	—126	884	36
	Totals — 1981	244,918	130,876	114,042	282,083	219,193	62,890	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1981
B. Property

	Companies	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	21,718	—	21,718	18,711	—	18,711	1
2	Adriatic Insurance Company of Canada	14,523	6,879	7,644	10,488	4,195	6,293	2
3	Canadian Reinsurance Company	71.046	38,939	32,107	54,584	30,155	24,429	3
4	Farm Mutual Reinsurance Plan Inc.	5,393	2,061	3,332	4,836	913	3,923	4
5	Frankona Ruckversicherungs-Aktien-Gesellschaft	955	—	955	483	—	483	5
6	Gerling Global Reinsurance Company	19,799	9,969	9,830	13,044	7,337	5,707	6
7	Great Lakes Reinsurance Company	27,477	3,755	23,722	17,040	2,118	14,922	7
8	Guildhall Insurance Company Limited	4,516	—	4,516	3,687	—	3,687	8
9	Hanover Ruckversicherungs-Aktien-Gesellschaft	1,447	280	1,167	1,145	322	823	9
10	Mercantile and General Reinsurance Co. of Canada	29,705	5,214	24,491	21,877	7,462	14,415	10
11	Munich Reinsurance Company	31,376	178	31,198	21,213	700	20,513	11
12	Munich Reinsurance Company of Canada	59,505	35,516	23,989	40,096	24,925	15,171	12
13	Mutuelle Generale Francaise Accidents	10,418	7,856	2,562	7,650	5,208	2,442	13
14	Nationwide Mutual Insurance Company	3,442	649	2,793	2,574	389	2,185	14
15	Netherlands Reinsurance Group N.V.	9,478	—	9,478	9,272	—3	9,275	15
16	New England Reinsurance Corporation	857	410	447	577	175	402	16
17	Nordisk Reinsurance Company Limited	3,804	—	3,804	3,240	—	3,240	17
18	North American Reinsurance Corporation	2,420	—	2,420	2,623	—25	2,648	18
19	Norwich Winterthur Reinsurance Corporation Limited	4,621	46	4,575	4,136	53	4,083	19
20	Philadelphia Reinsurance Corporation	9,727	3,639	6,088	11,191	5,311	5,880	20
21	Pohjola Insurance Company Limited	3,642	1,254	2,388	2,694	521	2,173	21
22	La Preservatrice Société Anonyme d'Assurance	3,026	261	2,765	1,921	104	1,817	22
23	Reinsurance Corporation of New York	1,617	534	1,083	1,044	365	679	23
24	Scor Reinsurance Company of Canada	—10	—	—10	—113	—	—113	24
25	Skandia Insurance Company	8,815	1,419	7,396	9,107	2,164	6,943	25
26	Sphere Reinsurance Company of Canada	13,187	7,940	5,247	8,086	4,469	3,617	26
27	Storebrand International Reinsurance Company Limited	3,069	—	3,069	2,435	—	2,435	27
28	Swiss Reinsurance Company	5,864	—	5,864	4,675	—	4,675	28
29	Transatlantic Reinsurance Company	18,471	15,474	2,997	11,710	9,727	1,983	29
30	Unigard Mutual Insurance Company	1,250	—	1,250	964	—	964	30
31	Unione Italiana di Riassicurazione S.P.A.	4,926	1,574	3,352	4,080	1,108	2,972	31
32	Union Reinsurance Company	4,938	—	4,938	4,063	—	4,063	32
33	Victory Insurance Company Limited	9,656	—	9,656	8,045	—	8,045	33
	Totals — 1981	410,678	143,847	266,831	307,178	107,693	199,485	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1981
C. Automobile

	Companies	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	11,605	—	11,605	9,975	22	9,953	1
2	Adriatic Insurance Company of Canada	20,734	9,715	11,019	16,487	6,596	9,891	2
3	Canadian Reinsurance Company	31,751	19,198	12,553	30,194	18,060	12,134	3
4	Farm Mutual Reinsurance Plan Inc.	3,610	629	2,981	1,954	55	1,899	4
5	Frankona Ruckversicherungs-Aktien-Gesellschaft	115	—	115	84	—	84	5
6	Gerling Global Reinsurance Company	12,953	1,111	11,842	10,345	737	9,608	6
7	Great Lakes Reinsurance Company	998	—	998	1,452	379	1,073	7
8	Guildhall Insurance Company Limited	2,443	—	2,443	2,524	—	2,524	8
9	Hanover Ruckversicherungs-Aktien-Gesellschaft	16	—	16	15	—	15	9
10	Mercantile and General Reinsurance Co. of Canada	3,718	263	3,455	4,784	748	4,036	10
11	Munich Reinsurance Company	1,310	2	1,308	2,363	930	1,433	11
12	Munich Reinsurance Company of Canada	3,548	1,726	1,822	6,567	4,748	1,819	12
13	Mutuelle Generale Francaise Accidents	2,091	930	1,161	1,714	711	1,003	13
14	Nationwide Mutual Insurance Company	2,828	851	1,977	2,705	809	1,896	14
15	Netherlands Reinsurance Group N.V.	522	—	522	566	—	566	15
16	Nordisk Reinsurance Company Limited	272	—	272	190	—6	196	16
17	North American Reinsurance Corporation	18	—	18	—	—	—	17
18	Norwich Winterthur Reinsurance Corporation Limited	1,841	—	1,841	1,623	25	1,598	18
19	Pohjola Insurance Company Limited	1,106	—	1,106	1,022	—	1,022	19
20	La Preservatrice Société Anonyme d'Assurance	748	65	683	474	25	449	20
21	Scor Reinsurance Company of Canada	—	—	—	3	—	3	21
22	Skandia Insurance Company	3,735	19	3,716	3,640	22	3,618	22
23	Sphere Reinsurance Company of Canada	3,073	1,559	1,514	3,254	1,212	2,042	23
24	Storebrand International Reinsurance Company Limited	527	—	527	359	—	359	24
25	Swiss Reinsurance Company	3,062	—	3,062	2,987	—	2,987	25
26	Transatlantic Reinsurance Company	58	45	13	14	11	3	26
27	Unigard Mutual Insurance Company	550	—	550	439	—	439	27
28	Unione Italiana di Riassicurazione S.P.A.	3,925	2,362	1,563	3,311	2,025	1,286	28
29	Union Reinsurance Company	1,777	—	1,777	1,300	—	1,300	29
30	Victory Insurance Company Limited	2,906	—	2,906	2,582	—	2,582	30
	Totals — 1981	121,840	38,475	83,365	112,927	37,109	75,818	

TABLE XXII. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1981
D. Marine

	Companies	PREMIUMS			CLAIMS			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$000	$000	$000	$000	$000	$000	
1	Abeille-Paix Reassurances	87	—	87	—54	—	—54	1
2	Canadian Reinsurance Company	2,118	1,024	1,094	1,963	811	1,152	2
3	Gerling Global Reinsurance Company	1,844	—	1,844	1,197	—	1,197	3
4	Great Lakes Reinsurance Company	6,607	26	6,581	5,285	972	4,313	4
5	Hanover Ruckversicherungs-Aktien-Gesellschaft	18	—	18	127	—	127	5
6	Hong Kong Fire Insurance Company Limited	334	48	286	—90	—287	197	6
7	Mercantile and General Reinsurance Co. of Canada	1,964	486	1,478	1,751	416	1,335	7
8	Munich Reinsurance Company	911	1	910	807	110	697	8
9	Munich Reinsurance Company of Canada	980	607	373	968	682	286	9
10	Mutuelle Generale Francaise Accidents	3	—	3	—	—	—	10
11	Nationwide Mutual Insurance Company	7	—	7	63	—	63	11
12	Netherlands Reinsurance Group N.V.	30	—	30	23	—	23	12
13	Philadelphia Reinsurance Corporation	218	5	213	245	—	245	13
14	Pohjola Insurance Company Limited	7	—	7	6	—	6	14
15	Reinsurance Corporation of New York	57	—	57	31	—	31	15
16	Skandia Insurance Company	—195	—402	207	—264	—391	127	16
17	Storebrand International Reinsurance Company Limited	15	—	15	11	—	11	17
18	Swiss Reinsurance Company	224	—	224	150	—	150	18
19	Transatlantic Reinsurance Company	250	27	223	76	10	66	19
20	Unigard Mutual Insurance Company	43	—	43	—5	—	—5	20
21	Union Reinsurance Company	83	—	83	114	—	114	21
22	Victory Reinsurance Company Limited	28	—	28	21	—	21	22
	Totals — 1981	15,633	1,822	13,811	12,425	2,323	10,102	

V
APPENDICES

APPENDIX I

List of licensed insurers approved, as at date of this report, by the Lieutenant Governor in Council for the purposes of the Guarantee Companies Securities Act, R.S.O. 1980, Chapter 192, Regulation 444/80, as amended.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Insurance Company
3. Allstate Insurance Company of Canada
4. The American Insurance Company
5. Anglo Canada General Insurance Company
6. The Canada Accident and Fire Assurance Company
7. Canada Security Assurance Company
8. Canadian General Insurance Company
9. Canadian Great Lakes Casualty and Surety Company Ltd.
10. The Canadian Indemnity Company
11. The Canadian Surety Company
12. The Casualty Company of Canada
13. Central Mutual Insurance Company
14. Chateau Insurance Company
15. Chubb Insurance Company of Canada
16. The Citadel General Assurance Company
17. Coachman Insurance Company
18. Commerce and Industry Insurance Company of Canada
19. The Commerce Group Insurance Company
20. Constitution Insurance Company of Canada
21. The Continental Insurance Company
22. Co-operative Fire and Casualty Company
23. Co-operators Insurance Association
24. Coronation Insurance Company Limited
25. Cumis General Insurance Company
26. The Dominion of Canada General Insurance Company
27. The Dominion Insurance Corporation
28. Eaton/Bay Insurance Company
29. The Economical Mutual Insurance Company
30. Elite Insurance Company
31. Federal Insurance Company
32. Federated Mutual Insurance Company
33. Federation Insurance Company of Canada
34. Fidelity Insurance Company of Canada
35. Fireman's Fund Insurance Company
36. Fireman's Fund Insurance Company of Canada
37. The General Accident Assurance Company of Canada
38. General Insurance Company of America
39. General Security Insurance Company of Canada
40. Gerling Global General Insurance Company
41. Gibraltar General Insurance Company
42. Gore Mutual Insurance Company
43. Great American Insurance Company
44. The Guardian Insurance Company of Canada
45. The Guarantee Company of North America
46. The Halifax Insurance Company
47. The Hartford Fire Insurance Company
48. The Home Insurance Company
49. INA Insurance Company of Canada
50. Insurance Company of North America
51. Insurance Corporation of Ireland Limited
52. London and Midland General Insurance Company
53. Lumbermen's Mutual Casualty Company
54. Maryland Casualty Company
55. New Rotterdam Insurance Company
56. The New Zealand Insurance Company Limited
57. Niagara Fire Insurance Company
58. Norwich Union Fire Insurance Society, Limited
59. Pearl Assurance Company Limited
60. Perth Insurance Company
61. Phoenix Assurance Company of Canada
62. The Phoenix Insurance Company (Hartford, Conn.)
63. Pilot Insurance Company
64. The Provident Assurance Company
65. The Prudential Assurance Company Limited
66. Reliance Insurance Company (of Philadelphia)
67. Royal Insurance Company of Canada
68. Safeco Insurance Company of America
69. St. Paul Fire and Marine Insurance Company
70. Scottish & York Insurance Co., Limited
71. Seaboard Surety Company
72. Simcoe & Erie General Insurance Company
73. The Sovereign General Insurance Company
74. The Stanstead & Sherbrooke Insurance Company
75. State Farm Fire and Casualty Company
76. Sun Alliance Insurance Company
77. Symons General Insurance Company
78. Toronto General Insurance Company
79. Traders General Insurance Company
80. The Travelers Indemnity Company
81. Travelers Indemnity Company of Canada
82. United States Fidelity and Guaranty Company
83. United States Fire Insurance Company
84. The Waterloo Mutual Insurance Company
85. The Wawanesa Mutual Insurance Company
86. The Western Assurance Company
87. Western Surety Company
88. Zurich Insurance Company

APPENDIX II

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1981

Company	Amount of Deposit	
Abstainers' Insurance Company, Simcoe, Ont.	$505,000	*(d)*
Aeterna-Life Insurance Company, Montreal, Que.	150,000	
Anglo-Canada General Insurance Company, Toronto, Ont.	630,000	*(i)*
Assumption Mutual Life Insurance Company, Moncton, N.B.	120,000	
The Bay City General Insurance Company, Hamilton, Ont.	606,000	*(j)*
Canadian Great Lakes Casualty and Surety Company Ltd., Don Mills, Ont.	800,000	*(l)*
The Canadian Millers' Mutual Fire Insurance Company, Cambridge	106,000	
The Canadian Union Insurance Company, Toronto, Ont.	300,000	
Canadian Universal Insurance Company Limited, Montreal, Que.	600,000	
Coachman Insurance Company, Toronto	300,000	
Colonia General Insurance Company, Toronto	110,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	1,000,000	*(a)*
Co-operators Insurance Association, Guelph, Ont.	1,164,300	
Coronation Insurance Company Limited, Toronto, Ont.	575,000	*(a)*
The Drake Insurance Company Ltd., Toronto, Ont.	100,000	
L'Economie Mutuelle-Vie, Montreal, Que.	153,000	
The Empire Life Insurance Company, Kingston, Ont.	635,000	*(f)*
Farm Mutual Reinsurance Plan Inc., Cambridge, Ont.	250,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,370,000	*(a)*
Gerling Global Life Insurance Company, Toronto, Ont.	1,215,000	*(c)*
Gerling Global Reinsurance Company, Toronto, Ont.	1,350,000	*(b)*
Gibraltar General Insurance Company, Toronto, Ont.	1,000,000	*(a)*
Le Group Desjardins Assurances Generales, Levis, Quebec	75,000	
The Hongkong Fire Insurance Company Limited, Toronto, Ont.	50,000	
Industrial Life Insurance Company, Quebec, Que.	185,000	
The Laurentian Mutual Insurance, Quebec, Que.	900,000	
The Loyalist Insurance Company, Hamilton, Ont.	255,000	
Maplex General Insurance Company, Burlington, Ont.	500,000	*(m)*
The Mutual of Ottawa-Church Insurance, Hull, Que.	60,000	
North Canadian Insurance Company, Toronto, Ont.	250,000	
Northern Frontier General Insurance Company, North Bay	250,000	
Northern Union Insurance Company Limited, Winnipeg, Man.	650,000	†
Ontario Mutual General Insurance Company, Grand Valley, Ont.	205,000	
Ontario Motorist Insurance Company, Toronto, Ont.	500,000	
Otter Dorchester Insurance Company Limited, Norwich, Ont.	295,000	
Pafco Insurance Company Limited, Toronto, Ont.	825,000	*(h)*
Pan American Family Insurance Corporation, Toronto, Ont.	250,000	
Pilot Insurance Company, Toronto, Ont.	850,000	
Premier Insurance Company, Toronto, Ont.	200,000	
The Provident Assurance Company, Montreal, Que.	525,000	
Quebec Health Services, Sanite-Foy, Que.	300,000	
Retail Lumbermen's Mutual Fire Insurance Company, Winnipeg, Man.	10,000	
Scottish and York Insurance Company, Limited, Toronto, Ont.	578,000	*(d)*
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	665,000	*(a)*
Societa Italiana Assicurazoni Transporti ("SIAT"), Toronto, Ont.	160,000	
United Provinces Insurance Company, Montreal, Que.	375,000	
Upper Canada Insurance Company, Toronto, Ont.	280,500	
York Fire & Casualty Insurance Company, Toronto, Ont.	200,000	

* Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.
† Held by Provinces of Manitoba as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.
(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontario and Saskatchewan.
(b) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, New Brunswick and Ontario.
(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.
(d) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba and Ontario.
(e) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, Manitoba, New Brunswick, Ontario and Saskatchewan.
(f) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.
(g) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, Manitoba, Ontario and Saskatchewan.
(h) Held by Province of Ontario as reciprocal deposit for Provinces of New Brunswick and Ontario.
(i) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Prince Edward Island, Saskatchewan and Ontario.
(j) Held by Province of Ontario as reciprocal deposit for Provinces of Manitoba, Ontario and Saskatchewan.
(k) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, Saskatchewan and Ontario.
Held by Province of Manitoba as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.
(l) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick and Ontario.
(m) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta and Ontario.